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ABSTRACT

A competency based guide designed to assist teachers in integrating consumer education into classroom instruction at the secondary level is provided. The content is organized into three sections: (1) teaching strategies, (2) consumer education tests, and (3) bibliography of general resources for teachers. The teaching strategies section, which is the major portion, consists of competency activity sheets, descriptions and examples of selected activities, and an annotated bibliography of resources for each of five competency areas: money management, financial institutions, credit, purchasing goods and services, and consumer protection. The second section consists of three consumer education tests: a consumer profile survey used to determine students' attitudes toward consumer education and to develop a profile of students' consumer behavior, and two pre- and posttest instruments designed to measure consumer knowledge. The third section contains a bibliography of teacher resources providing such information as price, source, brief description of content, and intended audience. (JH)

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ED174798

GUIDE FOR IMPLEMENTATION OF CONSUMERS' EDUCATION IN RURAL, SUBURBAN & URBAN SETTINGS

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INTRODUCTION

The complexity of the marketplace in which modern society must function establishes the need for consumers' education. Consumers are daily faced with situations which require making decisions among many alternatives. In order to help consumers make decisions that will enhance their levels of living, it is necessary that they acquire certain basic skills and knowledge. The purpose of this project was to provide teachers with training in the development of interdisciplinary, competency-based consumers' education for secondary students located in rural, urban, and suburban settings so that students could acquire these necessary skills. Emphasis was placed on identifying strategies and utilizing available consumers' education materials that would enhance the learning process in these various settings.

Because consumers' education is of such breadth and the concepts involved are appropriate to many subject areas, it is not the domain of any one discipline but rather is an integral part of all instruction. However, for purposes of this project, emphasis has been placed on integrating consumers' education into the business education, distributive education and home economics education curricula. On the other hand, much of the material included in this project is appropriate for many other disciplines.

One of the objectives of the project was to develop a guide that would assist teachers in integrating consumers' education into classroom instruction at the secondary level. Selected teachers from six school systems, representing rural, suburban and urban geographical settings, participated in the project. Each teacher used various strategies to present consumers' education to students. Based on input from these teachers, the guide was developed.

DESCRIPTION OF THE GUIDE

The guide is based on a competency approach. It was felt that, with the growing use of competency examinations and the increased emphasis on competency-based education, this approach would be most beneficial to teachers. Competencies for this guide were selected based on the following criteria:

1. The competencies must be viewed as having an impact on consumers across the country.
2. The instructional staff and educational resources must be available to teach the selected competency.
3. The competencies must represent varying areas of consumer behavior.

Because of the vastness of the field of consumers' education, it was necessary to limit the competency areas. The content in the guide is restricted to the following five areas: money management, financial institutions, credit, purchasing goods and services, and consumer protection. The selection of these five areas was based on recommendations from the advisory committee and the participating teachers. The guide consists of the following sections: (1) teaching strategies, (2) consumer education tests and (3) bibliography of general resources for teachers.

Teaching Strategies

This section of the guide, which is the major portion, consists of competency activity sheets, descriptions and examples of selected activities, and an annotated bibliography of noted resources for each of the five areas.

The competency activity sheets consist of an overall general competency statement of the area and several listed sub-competencies, suggested activities for each competency and suggested resources for each of the activities.

The activities and resources are based on suggestions of the project staff and/or strategies utilized by the participating teachers. It should be noted that there are several suggested strategies for each competency. In some instances the completion of one of the activities would be sufficient for mastery of the competency. For other competencies, perhaps several of the suggested activities may need to be completed before mastery occurs. These strategies should be viewed as suggestions and should be adapted to meet individual students' needs.

The geographical location of the school in which the activity was used is noted at the end of each listing where appropriate. The following symbols are used:

R Rural

S Suburban

U Urban

For example, one of the activities suggested for teaching the competency, "Develop and evaluate a realistic money management plan based on income, goals and needs", which is on page 11, is to "View the filmstrip, 'Money Talks', and discuss the three case studies portrayed" (R) This activity was implemented in a rural school setting. Several strategies were used effectively in all three geographical locations, as noted by (R, S, U). Other strategies were utilized only in one setting; thus, evaluation of their effectiveness in other areas is not known. In general, the following conclusions can be made about the suggested strategies:

1. Students responded well to strategies that involved a competitive element.

2. Students responded well to a variety of different strategies.

3. Students appeared to respond more favorable when the consumer education competencies were integrated into the regular curriculum, rather than when taught in isolated units.

4. The use of games as a review technique for students with low reading levels was helpful in reinforcing consumer concepts.

5. Strategies which utilized the students' creative abilities appeared to arouse and sustain their interest.

6. The emphasis to be placed on certain aspects of the various competencies may vary with geographical setting. For example, more time may be spent on the utilization of social service agencies in an urban setting than in a suburban or rural setting because of the multiplicity of agencies available in many cities.

In addition, several competencies are marked with an asterisk (*). This symbol indicates that the content of the item was included on the Virginia Competency Test administered in the 1978-79 school year.

Following the competency activity sheets, illustrations and materials developed by the project staff and participating teachers are included if they are not readily available through other published sources. An annotated bibliography of all of the listed resources is also included in this section of the guide.

Consumer Education Test

The second section of the guide consists of three consumer education testing instruments. The first instrument, the consumer profile, was developed by the project staff using items from "My Consumer Profile" in Forecast for Home Economics (September 1978) and Guide to an Assessment of Consumer Skills by the National Assessment of Educational Progress. This instrument can be used to determine students' attitudes toward consumer education and to develop a profile of students' consumer behavior. The other two instruments measure consumer knowledge and can be used as pre- and post-tests. The items on these tests were taken and/or adapted from the

the Guide to an Assessment of Educational Progress and are based on an analysis of the pre- and post-tests utilized for this project.

General Teacher Resources

The final section of the guide is a bibliography of general teacher resources used by the project staff and participating teachers in implementing the teaching of consumer education in various classroom settings.

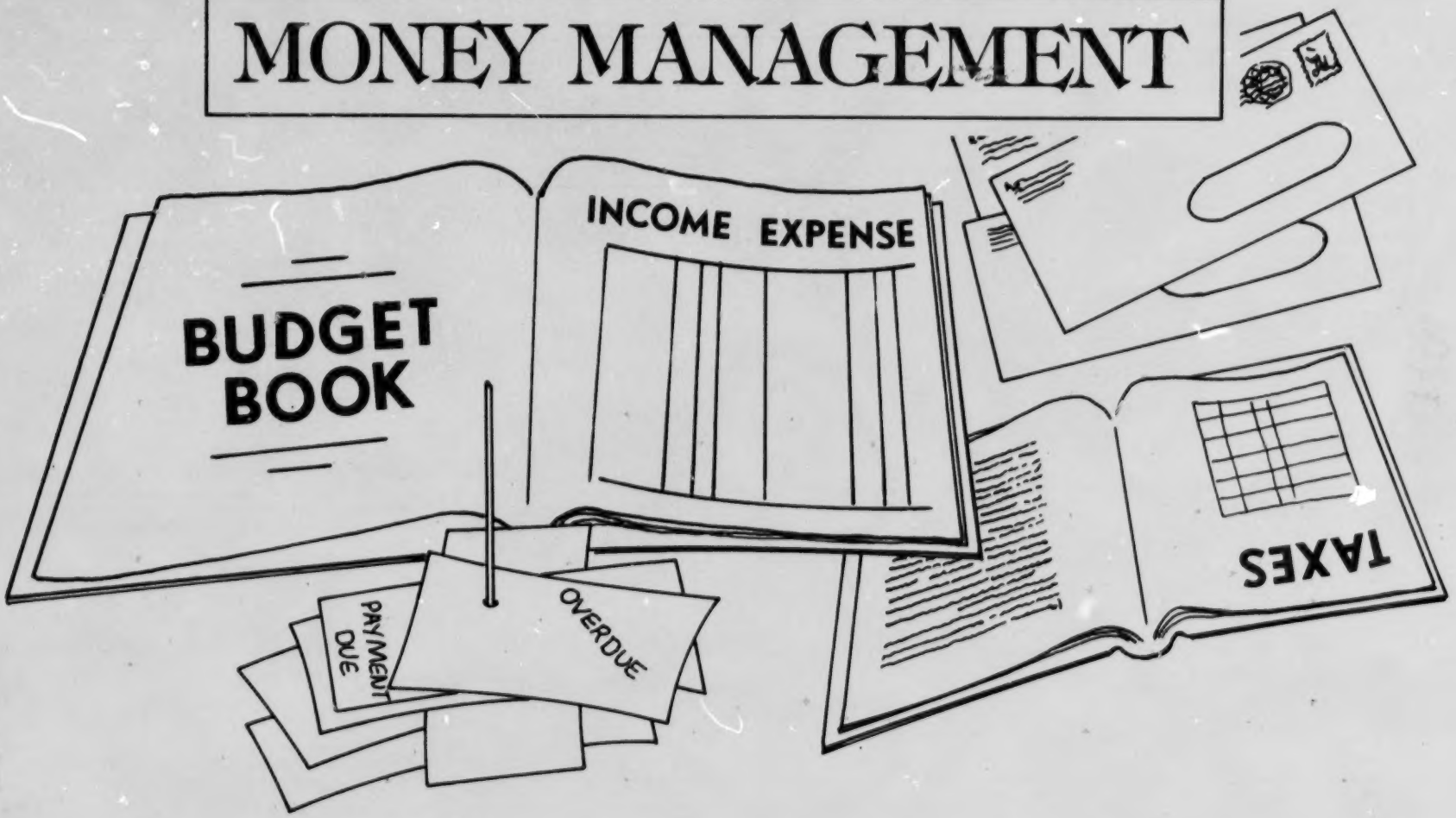
Section I

TEACHING STRATEGIES

- MONEY MANAGEMENT -
- FINANCIAL INSTITUTIONS -
- CREDIT -
- PURCHASING GOODS AND SERVICES -
- CONSUMER PROTECTION -

EACH AREA INCLUDES (1)COMPETENCY ACTIVITY SHEETS,
(2) DESCRIPTIONS AND EXAMPLES OF SELECTED ACTIVITIES, AND
(3) ANNOTATED BIBLIOGRAPHY OF NOTED RESOURCES.

MONEY MANAGEMENT



MONEY MANAGEMENT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
OVERALL COMPETENCY: Develop and evaluate a realistic money management plan based on income, goals and needs.	0.1 Discuss textbook and/or reading assignments. Complete workbook assignments. (R,S,U)	General Business for Economic Understanding and Workbook
	0.2 Do "In-Basket Techniques" for two weeks before starting unit on money management. (This activity gives students an idea of how and on what they spend their money.)	
	0.3 View and discuss the filmstrip, "Budgeting: Learning to Plan."	Choices and Decisions filmstrip series
	0.4 Complete activities in the Budgeting LAP. (S)	Budgeting Learning Activity Package
	0.5 View the filmstrip, "Money Talks," and discuss the three case studies portrayed. (R)	Money Management Filmstrip Library
	0.6 Play the "Money Game." (U,R)	"Money Game" Activity
	0.7 Read and discuss the booklet, Reaching Your Financial Goals.	Money Management Booklet Library

MONEY MANAGEMENT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
1. Recognize how personal values, goals and needs influence the use of personal and family income.	1.1 Define values, goals and needs. Discuss several ways each influences the use of personal and family income. (R)	
	1.2 Complete questionnaire on Forced-Choice Values Test. (R)	"Forced-Choice Values Test"
	1.3 Identify personal values and goals. (R)	
	1.4 Read and discuss booklet, "The American Economic System... and Your Part in It." List of five economic choices made in the past week. Discuss reasons for these choices in small groups. (U)	"The American Economic System...and Your Part in It"
	1.5 Choose a career area suitable to abilities and interests. Locate the expected starting salary for a specific geographical area. (R)	
	1.6 Discuss how other people influence us to buy things that we really don't need. (U)	Pictures of current fads, television ads, new products on the market, etc.
	1.7 See also Purchasing Goods and Services section, 1.3.	

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
2. Demonstrate an understanding that if human wants are greater than available resources, an individual must establish priorities.	2.1 See also 0.4 and 1.6.	
3. Determine available resources including wages/salary, savings, credit, and non-monetary resources.		
a. Calculate net pay (take-home pay).	3.1 Use appropriate tax tables to determine the amount of payroll deductions. (R)	IRS - Circular E and State Income Tax Exemption Tables
b. Understand that fringe benefits increase income.	3.2 Compute gross pay and net pay, given the number of hours worked, including overtime, rate per hour, taxes (federal and state), FICA, insurance, etc. (U, R)	IRS - Circular E and State Income Tax Exemption Tables
	3.3 Discuss ways people "make" money. (Have a panel of community members, including a self-employed person, a full-time and part-time employee.) (R)	Community panel representing various employment status
	3.4 Complete problems in Math Skill Builder. (S)	Math Skill Builder
	3.5 Ask students who are employed to enumerate fringe benefits of their jobs. (R)	
	3.6 View and discuss the filmstrip, "The First Paycheck." (R)	Prevocational Orientation & Guidance filmstrip series

MONEY MANAGEMENT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
4. Determine availability of supplementary resources.	4.1 View and discuss the videotape, "Pay As You Go." (U)	Video cassette - "Pay As You Go" (Dollar Data)
a. Be aware of types of benefits available under the Social Security Act.	4.2 Read newspaper articles and other materials relevant to Social Security Act and some of the current problems facing this federal program. (S)	"The American Economic System...and Your Part in It" Newspaper articles, etc.
	4.3 Fill out the application for a Social Security card; secure a number if needed. (S)	Social Security materials
b. Demonstrate a knowledge of how to obtain and use food stamps effectively.	4.4 Investigate and report on the process used to obtain food stamps (i.e., where to go, who qualifies, etc.).	

MONEY MANAGEMENT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
5. Plan and list fixed and flexible expenses, including food, clothing, housing, transportation, recreation purchases, and installment payments to remain within a set limit.	5.1 Have students guess how much they will spend each month on specified expenses. (R)	
	5.2 Revise the inadequate budget in the case study, "The Troubles of T.J. Spender." Discuss revisions as a class. (S)	Case study - "The Troubles of T.J. Spender"
	5.3 Plan a month's budget based on case studies of families with: a. low income b. medium income c. high income d. two incomes	
	5.4 Plan a six-month budget based on a salary for individual's specified career choice (see 1.5). Estimate monthly expenses incorporating emergencies, seasonal purchases, sales, etc. (for a single individual, couple and/or family).	
	5.5 Inventory present wardrobe and determine needs. "Go shopping" and "spend" a designated amount of money ($250). Describe purchases and compare with other students' purchases. (S)	Handout - Wardrobe Inventory Sheet (See Purchasing Goods and Services Activities.)
	5.6 View and discuss the film, "It's Your Money." (R)	Film - "It's Your Money"
	5.7 View and discuss the filmstrip, "How to Handle Your Money." (R)	Prevocational Orientation and Guidance filmstrip series
	5.8 View and discuss the filmstrip, "Checking on Your Expenses." (R)	Prevocational Orientation and Guidance filmstrip series

MONEY MANAGEMENT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
6. Demonstrate an awareness of financial records which should be submitted, such as state and federal income tax forms, including the short form and the Earned Income Credit worksheet.	6.1 Invite a representative of a certified tax service to explain the records which must be maintained for income tax purposes.	Guest speaker - representative from a tax service
*7. Determine the amount of tax from tax tables.	7.1 Read and discuss instruction booklet for 1040A form (Federal Income Tax). (U)	IRS teaching package materials including: Form 1040A Instruction booklet for 1040A W-2 form W-4 form Social Security card
	7.2 Discuss the tax tables from 1040A instruction booklet. (U)	IRS Teaching Materials package
	7.3 Determine amount of tax using a set of tax tables.	Tax tables
	7.4 Complete workbook section on taxes and reading tax tables in Mathematics for Today. (U)	Mathematics for Today

SELECTED ACTIVITIES

Descriptions and examples of selected activities for teaching competencies in the area of Money Management:

1. Forced Choice Value Test
2. Money Game
3. Case Study -- The Troubles of T.J. Spender

FORCED CHOICE VALUES TEST*

DIRECTIONS: Circle the number opposite the one statement in each pair which most appeals to you. You must choose one number in each pair of items.

1--to be reasonably sure about the future for myself and my family.
12--to do things well.

3--to have people think well of me.
5--to have as much freedom as possible to do things I want to do.

11--to have as many good things as possible.
12--to do things well.

6--to do new and different things often.
11--to have as many good things as possible.

7--to have friends.
10--to have things neat, orderly, and organized.

6--to do new and different things often.
8--to create an atmosphere that makes for satisfying family living.

3--to have people think well of me.
9--to do what is right according to my beliefs.

8--to create an atmosphere that makes for satisfying family living.
10--to have things neat, orderly, and organized.

4--to do things for my family and others.
11--to have as many good things as possible.

10--to have things neat, orderly, and organized.
12--to do things well.

2--to have influence with people.
11--to have as many good things as possible.

4--to do things for my family and others.
10--to have things neat, orderly, and organized.

2--to have influence with people.
12--to do things well.

4--to do things for my family and others.
12--to do things well.

4--to do things for my family and others.
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12--to do things well.

9--to do what is right according to my beliefs.
12--to do things well.

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9--to do what is right according to my beliefs.
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6--to do new and different things often.

2--to have influence with people.
10--to have things neat, orderly, and organized.

6--to do new and different things often.
9--to do what is right according to my beliefs.

1--to be reasonably sure about the future for myself and my family.
6--to do new and different things often.

3--to have people think well of me.
7--to have friends.

7--to have friends.
11--to have as many good things as possible.

2--to have influence with people.
7--to have friends.

4--to do things for my family and others.
9--to do what is right according to my beliefs.

5--to have as much freedom as possible to do things I want to do.
11--to have as many good things as possible.

1--to be reasonably sure about the future for myself and my family.
4--to do things for my family and others.

1--to be reasonably sure about the future for myself and my family.
7--to have friends.

3--to have people think well of me.
12--to do things well.

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3--to have people think well of me.

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9--to do what is right according to my beliefs.

1--to be reasonably sure about the future for myself and my family.
9--to do what is right according to my beliefs.

7--to have friends.
12--to do things well.

DIRECTIONS FOR SCORING FORCED CHOICE VALUES TEST

1. Count the number of times you circled Number 1 on the Values Test and insert the number counted in the blank to the left of statement Number 1 below. Do this for each of the items through Number 12.

2. Rank the items in the column to the right by assigning number one to the item that you circled the most times, number two to the item circled the second highest number of times, etc. In case of a tie give the items all the same rank, but allow a full number count for each item. For example, if there is a tie on Number 3, assign two number threes, which take up the three and four spots, making five the next rank.

3. When you have completed ranking, you may look at the key to the left of the ranking and determine the highest to lowest values. Example: If Number 10 is ranked 1, that means your highest value is "orderliness."

   Be sure to check with your teacher if you have any questions on scoring or ranking.

No. of Times Circled	Key		Rank
_____	Security	1. To be reasonably sure about the future for myself and my family.	____
_____	Influence	2. To have influence with people.	____
_____	Recognition	3. To have people think well of me.	____
_____	Helpfulness	4. To do things for my family and others.	____
_____	Freedom	5. To have as much freedom as possible to do the things I want to do.	____
_____	New Experience	6. To do new and different things often.	____
_____	Friendliness	7. To have friends.	____
_____	Family Life	8. To create an atmosphere that makes for satisfying family living.	____

(Continued on next page)

No. of Times Circled	Key		Rank
_____	Religion	9. To do what is right according to my beliefs.	____
_____	Orderliness	10. To have things neat, orderly, and organized.	____
_____	Wealth	11. To have as many good things as possible.	____
_____	Workmanship	12. To do things well.	____

*Taken from Teaching Topics from Institute of Life Insurance and Health Insurance Institute, Vol. 19, No. 2, Spring, 1970, pp. 7-8, 11. Adapted by Teaching Topics from a test developed by Mrs. Doris Dyer for use in a M.A. thesis, Department of Home Management and Child Development, Michigan State University, East Lansing, Michigan, 1962.

MONEY GAME*

SUPPLIES NEEDED

Slips of paper containing row letter terms and definitions (provided on the following pages)

Container for slips

Master card for each game

Playing cards (1 for each player)

Dried beans (or other markers)

PERSONS NEEDED

Caller

Assistant to check master card

Players (any number)

DIRECTIONS FOR PLAYING

1. The Money Game is played like Bingo.
2. The object of the Money Game is to spell money vertically, horizontally, or diagonally.
3. Each player receives a playing card. (Six sample playing cards are are included.)
4. Dried beans can be used to indicate terms on the card which have been used.
5. The center square on each card, labeled "MONEY", is a "free" space.
6. The caller will draw a slip from the container, read the row letter, and then read the definition of the term.
7. The assistant takes a slip from the caller and checks each term as it is used on the master card.
8. If a player thinks his or her playing card has the term which goes with the definition called, he or she places a bean on the square containing that term.
9. When a player has filled a complete row (vertically, horizontally, or diagonally), he or she calls "MONEY."
10. The caller stops the game and checks the player's card with the master card.
11. If the player's card checks with the master card, the player becomes caller and a new game starts. If the player's card fails to check with the master card, the game continues until another player calls "MONEY."

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*Developed by Anne C. Cleveland, Homemaking Teacher, Glen Falls Junior High School, Glens Falls, New York. (From Consumer Education (Specialized Course). Lubbock: Home Economics Instructional Materials Center, Texas Tech University, 1977, pp. 471-478.)

LIST OF TERMS AND DEFINITIONS

ROW M

ANSWER:	CALLER READS:
Advertising	Use of media to promote sales
Media	Modern means of mass communication
Health	State of well-being
Profit	Gain or benefit
Loss	Lack of profit--no gain
Shelter	Home or housing
Transportation	Means of locomotion--train - auto - bus
Mortgage	Pledge of property to gain credit
Value	Worth of idea or property
Travel	Trip or journey away from home
Liabilities	Expenses and debts of a person

ROW O

ANSWER:	CALLER READS:
Disability	Illness or accident keeping a person from working
Unemployment	Out of work
Consumer	Person who buys or uses goods and services
Seller	Person who offers goods for sale
Credit	Confidence in a person or a person's ability to pay debts
Net pay	Amount of actual cash a worker receives after deductions
Insurance	Contract to pay a person in case of loss by fire, etc.
Deductions	Amount of money withheld from paycheck for taxes, etc.

FICA	Federal Insurance Contribution Act
Income	Amount of money earned
Resources	All assets of an individual
Savings and Loan Association	A bank that saves and lends money, usually for purchasing of property

ROW N

ANSWER:	CALLER READS:
Buyer	Person who purchases an item
Goals	An end that a person tries to reach
Recreation	Play, amusement, entertainment
Luxuries	Anything contributing to enjoyment, but not a necessity
Necessities	Items essential to an individual
Contributions	Money given to a fund for special person or purpose
Community	Group of people living in same place
Taxes	Compulsory payments to government on income and property
Federal	Unites States government
State	The state in which you live
Local	The city or county in which you live
Assets	All of the property and income a person owns

ROW E

ANSWER:	CALLER READS:
Savings	Amount set aside and not spent--amount in bank account
Corporation	A group of people organized to run a business
Stock	Shares bought in a company

Annuity	Investment that pays fixed yearly payment
Operating expenses	Cost of running a home or business
Charity	Giving help to those in need
Retail	Sale of goods in small amounts directly to consumer
Wholesale	Sale of goods in large quantity to retailer
Interest	Money paid for use of another's money
Installment	Amount of money due regularly on a time purchase or loan
Loan	Money borrowed
Savings Bank	An institution primarily for saving money

ROW Y

ANSWER:	CALLER READS:
Fraud	Intentionally dishonest or deceitful means of doing business
Allowance	Amount of money given regularly to a person for needs
Budget	A plan for managing money
Rent	Set amount due regularly for use of property
Fixed Expenses	Amount of money needed for regular expenses
Emergency Fund	Amount set aside for unexpected expenses
Wages	Amount paid for labor
Down Payment	First payment on an article bought on credit
Service Charge	Amount of money paid for credit on time purchase
Pension	Amount paid to retired worker if a person has contributed or the company has contributed to an income retirement fund
Social Security	Old Age, Survivors Insurance
Investment	Purchase of property, stocks or bonds in the hope of increasing value of money

MASTER CARD

M	O	N	E	Y
Advertising	Disability	Buyer	Savings	Fraud
Media	Unemployment	Goals	Corporation	Allowance
Health	Consumer	Recreation	Stock	Budget
Profit	Seller	Luxuries	Annuity	Rent
Loss	Credit	Necessities	Operating Expenses	Fixed Expenses
Shelter	Net Pay	Contributions	Charity	Emergency Fund
Transpor-tation	Insurance	Community	Retail	Wages
Mortgage	Deductions	Taxes	Wholesale	Down Payment
Value	FICA	Federal	Interest	Service Charge
Travel	Income	State	Installment	Pension
Liabilities	Resources	Local	Loan	Social Security
	Savings & Loan Assoc.	Assets	Savings Bank	Investment

SAMPLE PLAYING CARDS

M	O	N	E	Y
Travel	Consumer	Community	Operating Expenses	Fixed Expenses
Liabilities	Income	Local	Stock	Investment
Loss	Seller	MONEY	Annuity	Rent
Media	Net Pay	Federal	Savings	Budget
Shelter	Disability	State	Charity	Allowance

M	O	N	E	Y
Liabilities	Resources	Federal	Loan	Social Security
Loss	Savings & Loan Assoc.	State	Savings Bank	Investment
Travel	FICA	MONEY	Savings	Wages
Advertising	Deductions	Local	Charity	Allowance
Media	Consumer	Assets	Retail	Budget

M	O	N	E	Y
Advertising	Disability	Buyer	Savings	Fraud
Media	Unemployment	Goals	Corporation	Allowance
Health	Consumer	MONEY	Stock	Budget
Profit	Seller	Recreation	Annuity	Rent
Loss	Credit	Luxuries	Operating Expenses	Fixed Expenses

M	O	N	E	Y
Value	Credit	Assets	Retail	Budget
Travel	FICA	Recreation	Savings Bank	Service Charge
Profit	Net Pay	MONEY	Operating Expenses	Allowance
Mortgage	Consumer	Taxes	Corporation	Down Payment
Health	Income	Buyer	Loan	Fraud

M	O	N	E	Y
Profit	Insurance	Luxuries	Installment	Pension
Health	Deductions	Necessities	Savings	Fraud
Shelter	Resources	MONEY	Charity	Wages
Transpor-tation	Income	Contributions	Wholesale	Emergency Fund
Advertising	Unemployment	Goals	Interest	Social Security

M	O	N	E	Y
Shelter	Net Pay	Necessities	Charity	Emergency Fund
Transpor-tation	Insurance	Contributions	Retail	Wages
Mortgage	Deductions	MONEY	Wholesale	Down Payment
Value	FICA	Community	Interest	Service Charge
Travel	Income	Taxes	Installment	Pension

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The Troubles of

T.J. Spender

DIRECTIONS: Read the case study below, and answer the questions on this sheet.

T.J. Spender, who is a junior in high school, receives a weekly allowance of $5.00 and earns $10.50 working part time. Although his total weekly income is $15.50, he always seems to be short of money. When a friend suggested that he budget, T.J. decided to give it a try. He wrote down his income and made an estimate of his expenses for the coming week. His first attempt at a budget is shown below. As you can see, the total of his expenses was greater than his income, and he had allowed nothing for savings.

Income		Estimated Expenses			
Allowance	$ 5.00	Savings	$0.00	Lunches	$4.25
Earnings	10.50	Transportation	3.00	Movies	1.50
TOTAL	$15.50	Ball Games	.75	School supplies	.75
		Snacks	2.00	Miscellaneous	2.00
		Dates	3.00	Total	$17.25

Assignment: Carefully review T.J.'s budget. In the space provided below, show how you think T.J. should revise his spending plan in order to make the best use of his income. Explain each change you make in T.J.'s budget.

Revised Estimates of Expenses		Explanation

MONEY MANAGEMENT RESOURCES

Printed Materials

Title: The American Economic System ... and Your Part in It, 1975 (Free)

Source: The Advertising Council, Inc.
825 Third Avenue
New York, NY 10022

Content: This booklet briefly and clearly describes the history of our economic system, what it is, how it operates, what it provides and what economic choices individual consumers must make. "Peanuts" cartoons illustrate the booklet.

Audience: Senior-high and adult students

Title: Budgeting Learning Activity Package by Joanne Primavera, 1975 ($12.50)

Source: United Graphics, Inc.
P.O. Box 24287
Seattle, WA 98124

Content: This lap provides individualized instruction for preparing and maintaining a personal budget. The lap is divided into seven parts; each part introduces and concentrates on one main objective, at the same time requiring students to apply what they learned from previous objectives. The student focuses on his or her own values and goals and needs and wants. Then the student learns to distinguish between items which represent fixed and flexible expenses and determines how such expenses may be reduced to achieve financial goals. Methods of keeping expense records are briefly discussed and the student decides which method is best for him or her, and why. Following eight steps in making a budget, the learner sets up his or her own personal budget, including a plan to set aside a certain amount of money each month for emergency expenses.

A pre- and post-test are included in the lap. Answers to the pretest, questions and problems are included in the student's learning package.

Audience: Senior-high students

Title: Consumer Education Specialized Course, 1977 ($12.75)

Source: Home Economics Instructional Materials Center
Texas Tech University
Box 4067
Lubbock, TX 79409

Content: Designed for 11th and 12th grade students, this specialized course emphasizes the decision-making factor in the management process. Six major concepts are developed in this guide: effective money management, allocation of resources, principles of consumer purchasing, consumer buying, consumer citzenship, and the economy. Each major concept is developed by several subconcepts; subconcepts, in turn are developed by key ideas, behavioral objectives, and learning and evaluation experiences. A variety of learning experiences (activities) are provided, written from the student's point of view. This selection is by no means definitive; it is simply a sampling of possible activities teachers may choose from. These materials may be adapted or supplemented according to students' specific needs, abilities, interests and backgrounds.

Audience: Senior-high students

Title: General Business for Economic Understanding (11th Edition)

See Financial Institutions Resources

Title: Math Skill Builder

Source: Virginia Beach City Public Schools
School Administration Building
P.O. Box 6038
Virginia Beach, VA 23456

Content: This student workbook is designed to review or reinforce students' basic math skills. Addition, subtraction, multiplication and division operations are reviewed and then applied in word problems involving measurements, multiple pricing, figuring change and totaling purchases. A pre- and post-test are included.

Audience: Senior-high students

Title: Mathematics for Today, Alexander Tobin

Source: Oxford Book Co., Inc.
11 Park Place
New York, NY 10007

Content: This paperback workbook contains a series of problems involving math which is used in everyday situations. Some areas covered are taxes, reading tax tables, getting a job (applications), writing checks, and balancing a checkbook.

Audience: Junior-high, senior-high and adult students

Title: Money Management Booklet Library (50¢ each or $5.00/set)

Source: Household Finance Corporation
Money Management Institute
2700 Sanders Road
Prospect Heights, IL 60070

Content: A set of 12 booklets, the Money Management Booklet Library provides current, factual and practical helps for planning, shopping and saving for various goods and services. Reaching Your Financial Goals presents an easy-to-use individualized plan for managing personal finances. Managing Your Credit provides detailed guidelines for determining need for credit, shopping for credit, establishing and maintaining a good credit rating and using credit wisely. Your Food Dollar considers individual/family nutrition needs, budget limitations and shopping habits, and includes helpful food buying guides and food storage and preparation information. Your Clothing Dollar gives valuable assistance in planning, shopping and buying, and caring for a "personalized" wardrobe. Your Housing Dollar discusses housing alternatives (buy, rent or build) based on personal needs, goals and preferences, and financial limitations. Sales contracts and other legal aspects of housing are also covered. Your Home Furnishings Dollar offers many ideas for interior decorating and home furnishings--how to plan, shop and spend for home furnishings--within budget limitations and according to one's preferences, values, interests, activities and special requirements. Your Equipment Dollar gives suggestions for purchasing large and small appliances and equipment for the home. Your Shopping Dollar explains the consumer's role in the market place as purchaser, customer and citizen; it outlines the responsibilities and discusses several guidelines to follow for fulfilling each role. Your Automobile Dollar offers assistance in choosing the automobile to fit one's needs, wants, and budget. Initial costs and maintenance costs of used and new vehicles including insurance fees

are also discussed and compared. Your Recreation Dollar covers ways to manage your money while enjoying the benefits of various recreational activities. Kinds of recreational activities, special equipment and clothing, and vacations and travel are thoroughly discussed. Your Savings and Investment Dollar discusses a variety of ways to save money--from the more common savings account to government savings bonds, annuities, and pension and retirement plans. Investment programs are also explained. Finally, Children's Spending provides guidelines to adults in helping children learn to manage money.

Audience: Senior-high and adult students

Title: Pennywise--Dollar Foolish, 1977 ($1.00)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: Why bother to budget? This booklet examines the importance of preparing and adhering to a realistic spending plan, or budget. Directions are given for determing ones present spending pattern; guidelines show how to assess future spending, considering needs and wants; and sample charts provide space for organizing a written budget. "How Much Credit Can You Afford?" offers a relatively simple method for determining the amount of credit one can safely afford and also discusses the advantages and disadvantages of various types and sources of credit. Another article, "Just Look at What a Little Calculator Can Do!," illustrates how an inexpensive, pocket-sized electronic calculator can help one to save money. Step-by-step instructions show how to use a calculator to determine unit prices, discounts, compound interest, monthly mortgage payments, and metric conversions. Dealing with debts and teaching money management to young family members are also covered.

Audience: Senior-high and adult students

Audio-Visual Materials

Title: Choices and Decisions: Becoming a Wise Consumer (filmstrip series) ($20.00)

Source: Education Services
American Council of Life Insurance
Health Insurance Institute
1850 K Street, N.W.
Washington, D.C. 20006

Content: This set of four filmstrips covers the major concepts dealing with financial management. Each filmstrip dramatizes a typical financial situation faced by Mike and Jean, a young married couple. Discussion breaks at the end of each vignette allow for questions and review of information just covered. A teacher's guide includes along with introduction and follow-up suggestions ideas for student activities. The first filmstrip, "Budgeting: Learning to Plan," illustrates how personal values, goals and priorities influence money management decisions. Fixed and flexible expenses, payroll deductions, gross earnings, net pay, F.I.C.A., Federal and state withholding taxes, and credit card limit are among the terms explained. In "Buying: Spending Your Resources Wisely," Mike and Jean face the dilemma of wanting a new stereo that costs a good bit more than they have to spend--what should they do? The vignette demonstrates the difficulty of controlling wants and living within a budget when faced with making a major purchase like a stereo. "Protecting: Using Life and Health Insurance" explains the need for assuring financial security with adequate health and life insurance protection. Types of health and life insurance are defined; costs and coverage of each are compared. "Adapting: Coping with Change" examines how changes in lifestyle affect personal or family financial plans. In this filmstrip, Mike and Jean anticipate starting a family, so they prepare a budget to include all the costs of having a baby, but it is based on Mike's net income alone.

Audience: Senior-high and young adult students

Title: "It's Your Money"(16mm film, 12 min., color), 1975

Source: Universal Education and Visual Arts
100 Universal City Plaza
Universal City, CA 91608

Content: This film focuses on principles of money management that apply to everyone, regardless of income. Discussion ranges over use and cost of credit loans, keeping records and preparing a budget.

Audience: Junior-high, senior-high and adult students

Title: Money Management Filmstrip Library ($15.00)

Source: Money Management Institute, Household Finance Corporation
International Headquarters
2700 Sanders Road
Prospect Heights, IL 60070

Content: Four 35mm filmstrips with cassettes, script texts and accompanying teacher's guides providing questionnaires, discussion questions, learning experiences and selected references. "Money Talks" uses three case studies to explain the techniques of personal money management (93 frames). "Be Credit-Wise" explores the types and sources of consumer credit and how to evaluate them. Typical situations illustrate the benefits derived from the wise use of credit and the problems caused by the misuse of credit (87 frames). "Food Dollars and Sense" discusses six ways to stretch food dollars. It provides information on planning purchases, shopping and storing foods, and using the latest consumer aids (82 frames). "Wheels, Deals and You" discusses the procedures followed in planning to buy a car. It includes purchasing new and used cars, financing, insuring and maintaining the vehicle investment (84 frames).

Audience: Junior-high, senior-high and adult students

Title: "Pay as You Go," Dollar Data Series

Source: WHRO-TV
Hampton Roads Educational Telecommunications Assoc., Inc.
5200 Hampton Blvd.
Norfolk, VA 23508

Content: This videocassette program gives a brief history of the Social Security Act in order to show why social security is compulsory. It explains how social security is earned and paid for and stresses the social security benefits available to young individuals and families.

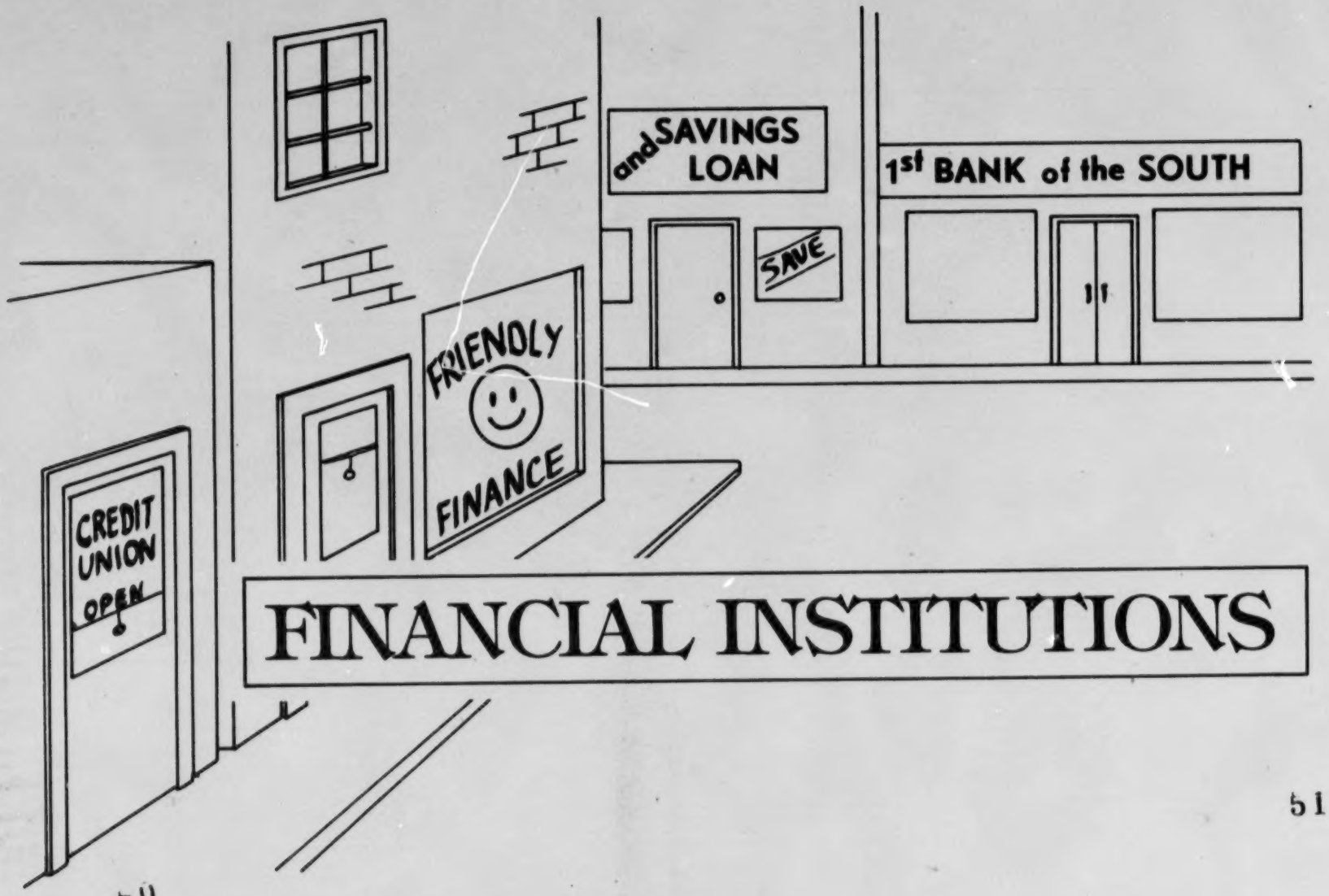
Audience: Senior-high and adult students

Title: Prevocational Orientation & Guidance (Filmstrip Kits III and IV with working papers) ($196.00)

Source: Educational Projections Corporation
3070 Lake Terrace
Glenview, IL 60025

Content: This is a set of 13 filmstrips dealing with a variety of topics, including money management and credit as described below. Each filmstrip contains frames of questions to be answered during its viewing, thereby demanding students' attention and allowing for much group participation. "The First Paycheck" discusses how the paycheck amount is determined; gross pay and net pay are defined and payroll deductions are explained. The filmstrip also considers alternatives to keeping a lot of cash at home. "How to Handle Your Money" ties in well with "The First Paycheck" in that alternatives to carrying large quantities of money are more fully discussed. Flexible and fixed expenses are discussed with emphasis being placed on the importance of keeping a record of money spent. "Checking on Your Expenses" emphasizes the importance of wise money management and brings in a comparison of expenses and net pay. Comparison shopping techniques are also discussed. "Borrowing Money" describes different sources of credit and the advantages and disadvantages of each, and discusses the cost of credit. "Installment Buying" discusses the different types of installment buying, their cost, the advantages and disadvantages of installment buying, and the need for caution in installment buying.

Audience: Senior-high students



FINANCIAL INSTITUTIONS

FINANCIAL INSTITUTIONS

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
OVERALL COMPETENCY: Select a financial institution that meets the individual's needs, and use banking services effectively.	0.1 Discuss textbook and/or reading assignments. Complete workbook assignments. (R, S, U)	General Business for Economic Understanding and Workbook How to Do Your Banking
	0.2 Complete the "Banking Puzzle."	"Banking Puzzle" activity

FINANCIAL INSTITUTIONS

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
1. Evaluate the different kinds of financial institutions and the services they provide, including banks, savings and loan institutions, credit unions, and finance companies.	1.1 Lecture (teacher) and give examples of each type of financial institution. (U)	The Story of Banks Don't Pass the Buck: Financial Institutions
	1.2 Invite representatives from several types of financial institutions to participate on a panel. They should briefly describe their institutions' services. Allow time for student questions.	
	1.3 Visit individually, or in small groups, different financial institutions in the local community and obtain pamphlets and brochures describing services offered by each. As a class, compare the services and costs involved. (U)	Collection of pamphlets and brochures from several financial institutions
	1.4 Complete the "Financial Institution Survey Form" following the instructions given on the form. As a class, develop a master checklist of all services performed by the financial institutions surveyed.	Money Banking, and the Federal Reserve System Instructional Unit, Section II
	1.5 Invite a bank officer to speak on banking services, including features like savings-to-checking account transfers, and automated checking facilities. (R)	Guest speaker - representative of a local bank
	1.6 Write and produce a skit which explains banking services in general or focuses on a specific service like interest checking, working in small groups. (S)	

FINANCIAL INSTITUTIONS

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
	1.7 Write an essay comparing at least three different kinds of financial institutions. Consider the services offered, costs of services, interest rates (APR) for savings and loans, etc. (U)	
	1.8 Read Faces of a Bank. Discuss the different banking occupations and the services each offers. (U)	Faces of a Bank
2. Select the type of institution that best meets the needs of a given situation.	2.1 Discuss reasons for choosing one institution above another, based upon what has been learned about financial institutions and their services. (U)	
	2.2 Survey local commercial banks to determine the costs of various services, including such things as the cost of checks, service charges, and overdraw fees.	
	2.3 Read several case studies; decide which type of institution would best meet the needs of each situation, and why. (U)	Teacher-provided case studies
	2.4 View and discuss the filmstrip, "Everyday Living and Related Math/Using Your Bank" Part I. (R)	Film - "Everyday Living and Related Math/Using Your Bank" Part I

FINANCIAL INSTITUTIONS

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
3. Demonstrate the ability to handle a checking account, including *how to write a check, balance a bank statement, and endorse a check.	3.1 Read and discuss The Story of a Check. (S)	The Story of a Check
	3.2 Complete activities in the Personal Checking Accounts LAP. (U)	Personal Checking Accounts Learning Activity Package
	3.3 View and discuss the film, "Paying by Check." (U)	Film - "Paying by Check"
	3.4 View transparencies showing checks written correctly and incorrectly. (U)	Transparencies of checks
	3.5 Discuss other ways of making payments, such as by special checks and money orders. Discuss the proper use of each.	Replicas of counter checks, cashiers checks, traveler's checks, etc.
	3.6 View transparencies showing various forms used in connection with checking and/or savings accounts. (U)	Teacher-prepared transparencies
	3.7 Investigate what steps to take if a check is lost in the mail or stolen.	
	3.8 Go on a fieldtrip to the Federal Reserve Center. (U)	Trip to Federal Reserve Center

FINANCIAL INSTITUTIONS

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
	3.9 Complete the necessary form(s) to open a checking and/or savings account. (U)	Real or duplicated bank forms (i.e., signature cards)
	3.10 View and discuss the filmstrips, "Everyday Living and Related Math/Using Your Bank" Parts I & II. (R)	Filmstrip - "Everyday Living and Related Math/Using Your Bank" I & II
	3.11 View and discuss the filmstrip, "Substitutes for Cash."	Filmstrip - "Substitutes for Cash
	3.12 View and discuss the filmstrip, "Money Story."	Filmstrip - "Money Story"
	3.13 Read information dealing with checking accounts, such as "How to Do Your Banking" by First & Merchants National Bank, and complete activities like the "Checking Account Practice Sheet" for filling in check stubs, filling in a check register, writing checks, reconciling a bank statement, and properly endorsing checks.	

FINANCIAL INSTITUTIONS

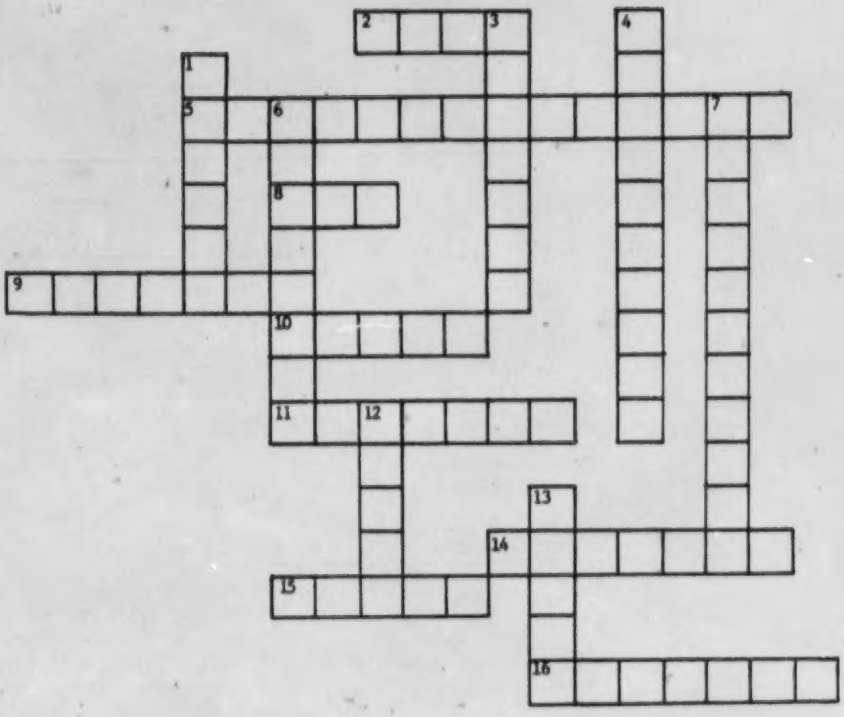
COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
4. Demonstrate knowledge about personal loans, 30-day notes, demand notes, automobile loans, mortgages, etc.	4.1 Discuss types and purposes of loans. (U)	The Story of a Check Bank Services and You
	4.2 Invite a guest speaker to explain types and purposes of available loans. (U)	Guest speaker - Representative from a local financial institution
	4.3 Read selected materials from the Federal Reserve. (U)	Federal Reserve publications
	4.4 Investigate what happens if a person defaults on a loan.	
	4.5 See also the section on Credit.	

SELECTED ACTIVITIES

Descriptions and examples of selected activities for teaching competencies in the area of Financial Institutions:

1. Banking Puzzle and Solution

BANKING PUZZLE



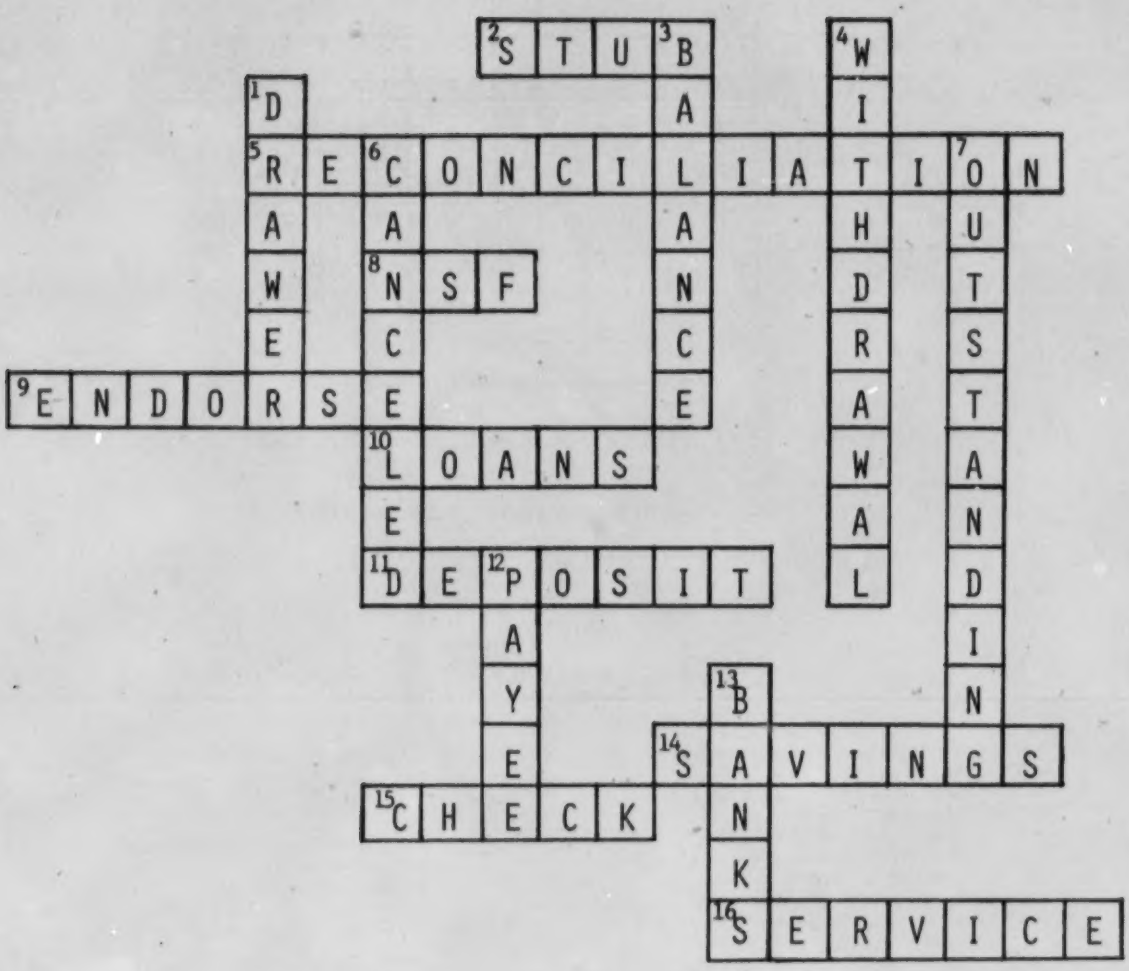
ACROSS

2 You should complete the _____ before writing the check.
5 The statement showing how the checkbook balance and the bank statement were brought into agreement.
8 Initials used by a bank meaning that the amount of money in the payer's account is not enough to cover the check(s) presented for payment.
9 Before a bank may cash a check made out to you, you must _____ it on the back.
10 Financial institutions offer _____ to people who need money to make major purchases.
11 Money placed in a bank account by a customer is a _____.
14 Money placed in a _____ account earns regular interest.
15 An order directing a bank to pay money is a _____.
16 Money charged for maintaining an account is a _____ charge.

DOWN

1 The _____ pays the check.
3 The bank statement _____ is listed on the right side of the reconciliation form.
4 A _____ slip is used to take money out of a savings account.
6 Checks that have been paid by the bank are _____ checks.
7 Checks written but not yet paid by the bank are _____.
12 The person to whom the check is made payable is the _____.
13 Businesses which provide many services concerning money are _____.

BANKING PUZZLE KEY


2 S T U 3 B 4 W
1 D A I
5 R E 6 C O N C I L I A T I 7 O N
A A A H U
W 8 N S F N D T
E C C R S
9 E N D O R S E E A T
10 L O A N S W A
E A N
11 D E 12 P O S I T L D
A I
Y 13 B N
E 14 S A V I N G S
15 C H E C K N
K
16 S E R V I C E

FINANCIAL INSTITUTIONS RESOURCES

Printed Materials

Title: Bank Services and You, 1975 (Free or small charge)

Sources: American Bankers Association
Public Relations Office
1120 Connecticut Avenue, N.W.
Washington, D.C. 20036

OR

Virginia Bankers Association
700 East Main Street
P.O. Box 462
Richmond, VA 23203
(804/643-7469)

Content: This booklet is an introduction to most banking services, including checking and savings accounts, loans, safe deposit boxes, trust services and retirement planning. Written in a question-answer format, this booklet might be a useful classroom resource.

Audience: Senior-high and adult students

Title: Don't Pass the Buck: Financial Institutions, 1975 ($1.00)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: The booklet, Don't Pass the Buck, very thoroughly covers the types, functions and legal aspects of and services provided by financial institutions. Emphasis is placed on the necessity of shopping around for the financial institution that will best meet an individual's needs. For example, banks or savings and loans may advertise the same interest rate, but varying methods of calculation result in varying amounts of interest: charts illustrate this fact. The safety of money placed into savings or checking accounts is discussed in reference to the FDIC, FSLIC, and other corporations who insure financial institutions' accounts. Full service banks, credit unions, women's banks and computer money are also discussed.

Audience: Senior-high and adult students

Title: Faces of a Bank (Free)

Source: Virginia Bankers Association
700 East Main Street
P.O. Box 462
Richmond, VA 23203

Content: Strictly a career-oriented publication, Faces of a Bank introduces senior-high school students to young men and women in five banking occupations: a secretary to a vice president, an adjustor in consumer lending, a credit analyst, a branch manager trainee and a service representative. Each gives a brief description of his or her responsibilities and job aspirations.

Audience: Senior-high students

Title: General Business for Economic Understanding (11th Edition) by Debrum, Haines, Malsbary and Daughtrey, 1976 ($7.32 approx.)

Source: South-Western Publishing Company
5101 Madison Road
Cincinnati, Ohio 45227

Content: This general business high-school textbook is concerned with four aspects of economics: personal-management economics consumer economics, social economics and career economics. After presenting an overview of business and America's economic system, the text provides several units of instruction on developing personal consumer skills in money management, banking services, credit, insurance and shopping in the market place. Two units focus specifically on careers; career consciousness and career consideration are interwoven concerns throughout the text. Charts, graphs, photographs and other illustrations add interest and reinforce written materials. Each chapter, or part, includes a section on business vocabulary, review questions and problems, and suggested projects.

Audience: Senior-high students

Title: How to Do Your Banking (student's booklet, practice worksheet, and teacher's manual) by David L. Raine, Jr., Rainmaker Press, 1976 (Free)

Source: First & Merchants National Bank
P.O. Box 3158
Richmond, VA 23235

Content: This booklet covers a broad spectrum of banking-related topics quickly and may be used as a supplementary reference or as a textbook for group or individualized instruction in conjunction with topics in home economics, business, distributive education, economics, government, and sociology. How to Do Your Banking emphasizes money management as a decision-making process: how a person decides to learn and spend money reflects his or her personality, lifestyle, and values. The teacher's manual breaks out the student material into seven lessons: managing money; all about banks; easy budgets; checking accounts, safe deposit boxes, and trust services; disciplined savings; understanding and using credit; and spending wisely. Suggestions are made for class discussion questions and learning activities and additional resources. A banking test is also provided. A Practice Worksheet, which gives students practice using a checking accounts, accompanies the student booklet.

Audience: Senior-high students (May also be useful to adult students as a reference.)

Title: Money, Banking and the Federal Reserve System Instructional Unit, 1978

Source: Federal Reserve Bank of Minneapolis
250 Marquette Avenue
Minneapolis, MN 55480

Content: This instructional unit is divided into six sections: Money; Bank Services and Functions; The Federal Reserve System; How the Clearing House Works; How Banks Create Money; and How Monetary and Fiscal Policies Work. Each section lists generalizations and learning outcomes; suggested student activities are accompanied by relevant handouts, transparency masters, and student worksheets. The Instructor's Guide provides the teacher with in-depth explanations of concepts and terms, a list of additional resources and an answer key to all student activities.

Audience: Teachers of high school students

Title: Personal Checking Accounts Learning Activity Package by Betty Sullivan, 1977 ($12.50 for duplicating copy w/teacher's guide)

Source: Unigraph
1428 Harvard Avenue
P.O. Box 24287
Seattle, WA 98124

Content: Information presented in this LAP covers all the basic aspects of personal checking: types of accounts available, opening a checking account, filling out deposit slips, writing and endorsing checks, reconciling bank statements, and overdrafts and stop payments. A pre- and post-test are provided, along with brief reviews or "checks" at the end of each section of the LAP.

This material may be completed on an individual basis with little if any teacher assistance, or as an entire class. Additional activities are suggested in the teacher's guide.

Audience: Senior-high students

Title: The Story of Banks, 1979 (Free)

Source: Federal Reserve Bank of New York
Public Information Department
33 Liberty Street
New York, NY 10045

Content: The story of banks from the beginning to now is presented in comic-book fashion. This booklet explains the need for a single type of currency, the purpose of reserve banks and how they affect the flow of money in the United States.

Audience: High-school students

Title: The Story of a Check, 1975 (Free)

Source: Federal Reserve Bank of New York
Public Information Department
33 Liberty Street
New York, NY 10045

Content: This colorful, cartoon-illustrated booklet describes the origin and development of checks, the growth and automation of check collection and the concept of an electronic payment system.

Audience: High-school students

Audio-Visual Materials

Title: "Everyday Living and Related Math Using Your Bank," Parts I and II (filmstrips)

Source: Creative Filmstrips
Everyday Living and Related Math
Division of Gamco Industries, Inc.
Big Spring, TX
Cat. No. 510.FSTA-CS

Content: This set of filmstrips and cassettes is designed to be used in assisting students in meeting some of the everyday experiences which they will encounter upon graduation. Many of the students will soon be married and on their own, and this series will help them to make intelligent decisions about earning a living and using their money.

Worksheets come with both parts, and time is allowed during the tapes to go to the worksheets. Part I is divided into The Deposit Slips, Checks and Stubs, and The Statement. Part II covers Borrowing from the Bank, The Savings Account, and Travelers Checks.

Audience: Senior-high students

Title: "Money Story" (16mm film, 17 minutes, color), 1975 (Free loan)

Source: Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

Content: This film explains the daily operations of the Federal Reserve Bank, including its policies and decisions. The actions of the Board of Governors and System Open Market Committee are discussed in depth.

Audience: Senior-high students

Title: "Paying by Check" (16mm film, 14 minutes, color) (Free loan)

Source: Federal Reserve Bank of St. Louis
P.O. Box 442
St. Louis, MD 63166
OR
Public Relations Department
Bank of Virginia
11011 West Broad Street Road
P.O. Box 25970
Richmond, VA 23260

Content: This film introduces students to the history, development and importance of checking accounts. It explains how to write checks properly, how checks are processed and how to balance a checkbook.

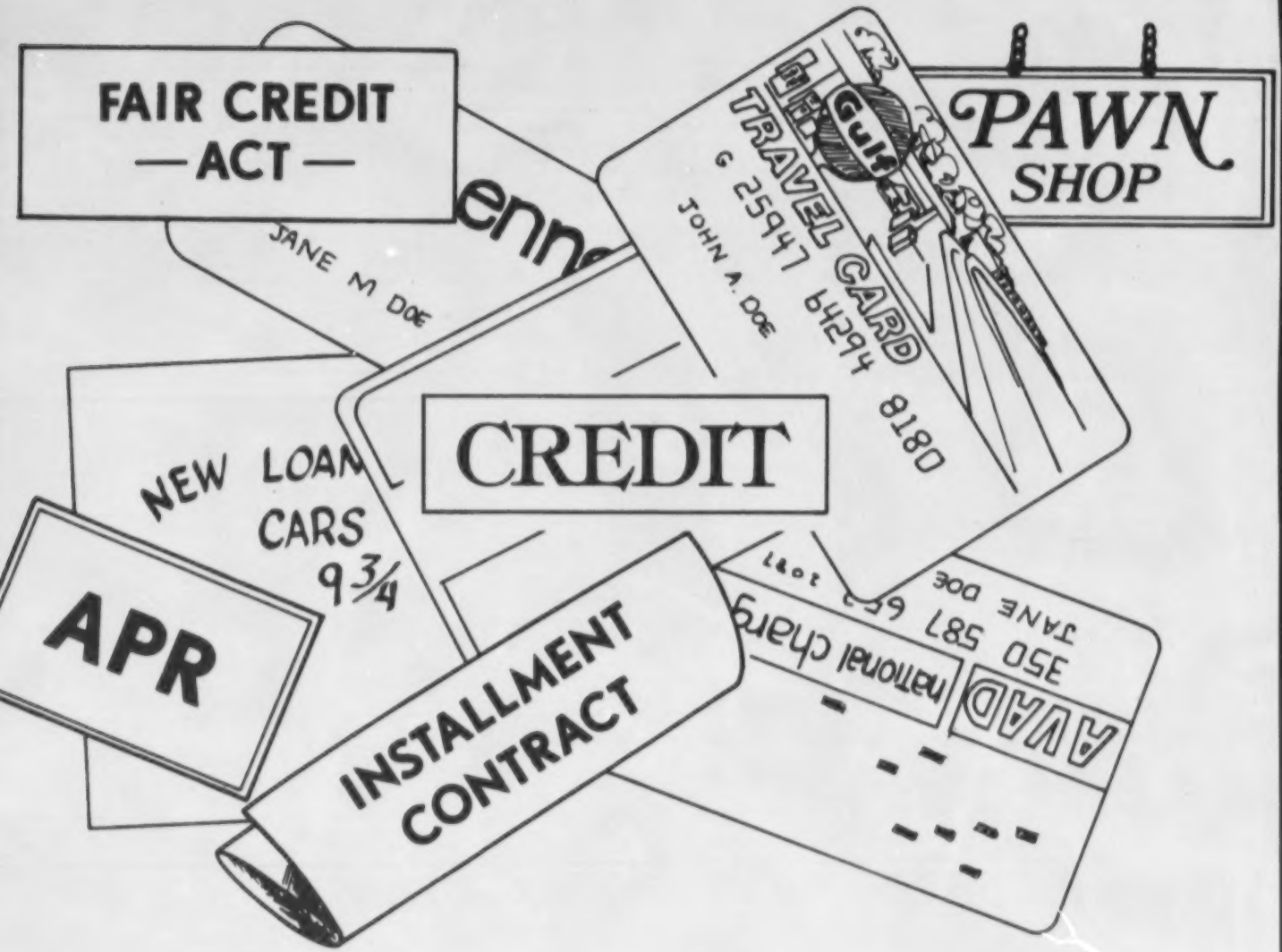
Audience: Senior-high students

Title: "Substitutes for Cash" (filmstrip)

Source: Business and You Filmstrip Series, Set II
Gregg Division
McGraw-Hill, Inc.
1221 Avenue of the Americas
New York, NY 10020

Content: A mixture of photography and line art is used in this filmstrip to illustrate various ways of making money payments other than by cash. Although the filmstrip covers both money orders and traveler's checks, its major emphasis is on the use of bank checks and personal checking accounts. For example, it points out the convenience, safety, and usefulness of a checking account. It also shows how banks process checks. In addition to learning that these "substitutes for cash" are a protection against the possible loss of cash, students learn how and when each one might by used.

Audience: Junior and senior-high students


FAIR CREDIT
—ACT—
PAWN
SHOP
JANE M DOE
TRAVEL CARD
G 25947 64294 8180
JOHN A. DOE
CREDIT
NEW LOAN
CARS
9 3/4
APR
INSTALLMENT
CONTRACT

CREDIT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
OVERALL: Obtain and use credit wisely.	0.1 Read and discuss textbook assignments. Complete workbook assignments. (R,S,U)	General Business for Economic Understanding and Workbook Mind Your Money (leaflets) Retailing Principles and Practices It's in the Cards: Credit Understanding Consumer Credit
	0.2 Complete activities in the Credit LAP. (S,U)	Credit Learning Activity Package
	0.3 Complete the Credit Cards LAP. (S,U)	Credit Cards Learning Activity Package or "Credit Box" activities
	0.4 Read and discuss pamphlets and brochures concerning credit, such as "Your Credit Rating," "How to Establish and Use Credit," "How the New Equal Credit Opportunity Act Affects You," and "The Rule of 78's."	Federal Reserve Bank of Philadelphia
	0.5 View and discuss the videotape, "Buy Now--Pay Later."	Videotape - "Buy Now--Pay Later"
	0.6 Play the "Game of Credit Terms."	"Game of Credit Terms"

CREDIT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
1. Demonstrate an understanding that credit costs money and determine the effect that the cost of credit has on the individual's finances.	1.1 View and discuss the filmstrip, "So You Want to Use Credit," and complete the accompanying student activity sheets, "How Much Credit Are You Worth." (R)	Filmstrip - "So You Want to Use Credit" with student activity sheets
	1.2 View and discuss the filmstrip, "Credit Buying." (R,U)	Filmstrip - "Credit Buying"
	1.3 Invite a bank representative (or representative from some other lending institution) to discuss the availability of credit and the use and misuse of credit. (R,S,U)	Guest speaker - Representative of a lending institution
	1.4 Invite a person who has abused credit and then remedied the situation, to relate the experience.	Local Debt Counseling Agency
	1.5 Discuss the case study, "John's Stereo." (R)	Case study - "John's Stereo"
	1.6 Write captions to cartoons, or draw original cartoons with captions, concerning various aspects of credit. Share cartoons with the class (on a bulletin board, transparencies or opaque projector). (R)	Money Management Filmstrip Library or other source with cartoons Student-prepared cartoons with captions

CREDIT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
2. Discern the advantages and disadvantages of using credit.	2.1 View and discuss the filmstrip, "Be Credit Wise." Reshow the filmstrip silently; have students narrate. (R)	Money Management Filmstrip Library
	2.2 Have a student panel discussion or debate on the advantages and disadvantages of credit. (R)	
	2.3 Have a guest panel discussion, including such persons as the manager of a credit bureau and/or an employee who can relate experiences of people and credit, and one or more homemakers who can speak on their experiences with credit.	
	2.4 Write an essay on the advantages and disadvantages of using credit. (Essay may be based on personal experience or someone else's experiences but should incorporate factual knowledge about credit use.)	
	2.5 View and discuss the videotape, "Cash or Charge." (U)	Videotape - "Cash or Charge"
	2.6 See also 1.4.	

CREDIT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
3. Select type and source of credit most appropriate for given needs (home, transportation, clothes, major appliances, etc.).	3.1 Discuss the kinds of credit available for different purposes.	Consumer Education: Specialized Course (handouts from the unit on credit)
	3.2 View and discuss the filmstrip, "Borrowing Money." (R)	Prevocational Orientation & Guidance filmstrip series
	3.3 See also 6.3.	
	3.4 Read Using Retail Credit. Discuss the types of credit available from different stores and suggest instances in which each type might be best.	Using Retail Credit

CREDIT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
4. Understand the importance of establishing and maintaining a good credit rating, including what remedies a creditor has.	4.1 Discuss the 3-C's of credit: character, capacity, and collateral. (R,S,U)	
	4.2 Interview the manager of a department store credit department, either in the store or in the class. Ask questions regarding what is a good credit rating as far as the department store is concerned; what are the basic terms of the store's credit agreements; what can the store do if a customer falls behind in, or refuses to make, payments for merchandise purchased on credit; etc. (R)	Guest interview - Credit manager from a department store
	4.3 Examine sources of credit available to a person with a limited or no credit history. (Example: new high school graduate who has worked on a job for less than six months.)	
	4.4 Invite a representative from a collection agency to explain the functions of the agency in relation to retail businesses. (U)	Guest speaker - Representative from a collection agency
	4.5 View a transparency of a credit statement and follow-up letters from business and collection agencies. (U)	Teacher- or commercially made transparencies
	4.6 Study several mock applications of persons applying for credit; decide which ones should be given credit and which ones should be given limited credit or no credit, and why (in groups of 4-5 persons). Compare each group's decisions and arrive at a group concensus. (U)	Completed credit applications and corresponding case studies
	4.7 Discuss the difference between a collection agency and a credit bureau. (U)	

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
	4.8 Invite a representative from a credit agency to explain (1) how erroneous information can be removed from a credit file and (2) how to improve a credit rating when an individual is considered to be a credit risk.	Guest speaker - Representative from a credit agency
	4.9 Discuss the basis on which credit may be granted or denied in accordance with the Equal Credit Opportunity Act.	Equal Credit Opportunity Act brochures, pamphlets, etc.
*5. Determine information contained on a bill.	5.1 View a credit statement on the overhead projector or opaque projector. Identify information contained on the bill. (R)	Sample credit statement (transparency) Brochures explaining information contained on a bill
	5.2 Analyze bills received in an imaginary household situation, and determine the bill's accuracy. Determine the amount to be paid on each bill based on available resources. (See Money Management Activity 1.5.)	Imaginary bills of various types
	5.3 Explain how the Fair Credit Billing Act protects the consumer in the case of erroneous bills.	Examples of bills containing errors

CREDIT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
6. Compute the cost of credit.	6.1 View and discuss the filmstrip, "Installment Buying."	Filmstrip - "Installment Buying"
	6.2 Compute the cost of credit for the given problems, using a handout on formulas for computing loan cost and credit cost. (U)	Teacher-made credit-computation problems with formulas provided
	6.3 Complete the problems in the case study, "John's Stereo." (R)	Case study - "John's Stereo"
	6.4 See also 1.1.	

CREDIT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
*7. Understand credit agreements.	7.1 Complete an application for a credit card. (R)	Credit applications from department stores, banks, service stations, etc.
	7.2 Study an installment contract, reading it line for line. Discuss terminology. (Have students explain the fine print in their own words.) (U)	Copies of an installment (or other type) contract or sales agreement
	7.3 Role play applying for credit. (U)	Role play - "Credit Rewards"
	7.4 Complete the word puzzle, "Credit Link-Up."	"Credit Link-Up"
	7.5 Analyze the information requested on a credit application, indicating which questions are related to capability, character and collateral. (U)	Blank credit applications

CREDIT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
8. Identify available sources of assistance and legal remedies available for consumers with debtor problems.	8.1 Determine community resources for credit assistance (via community speakers or individual/group projects).	Guest speaker - Representative from a local bank or other financial counseling firm
	8.2 List possible sources of help for consumers needing financial counseling, and give advantages and disadvantages of each source. (U)	Telephone book, parents, neighbors, debt counseling services, banks, etc.
	8.3 Invite a credit manager and/or lawyer to speak on the legal remedies available to consumers with debtor problems.	Guest speaker - Credit manager and/or lawyer

CREDIT

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
9. Consider alternatives to the use of credit in meeting personal and family goals.	9.1 Read and complete individual handouts from the IDECC Lap, "Operations." (S)	IDECC Learning Activity Packages
	9.2 Explore methods of meeting individual and family goals with/without credit.	
	9.3 Invite a guest speaker to present alternatives to credit.	Guest speaker
	9.4 Role play a family conference considering the purchase of a new car or a washer/dryer that has to be purchased on credit. (U)	Newspaper ads and flyers from specific department stores; information on credit terms offered in the different stores
	9.5 Suggest solutions for given emergency situations affecting a homemaker's budget and money management. List alternatives for the solution. (If done in conjunction with Money Management Activity 1.5, students should zero in on the solution most feasible for their imaginary situation.) (R)	Teacher-prepared emergency situation statements
	9.6 View and discuss the filmstrip, "Wheels, Deals, and You." (R)	Money Management Filmstrip Library

SELECTED ACTIVITIES

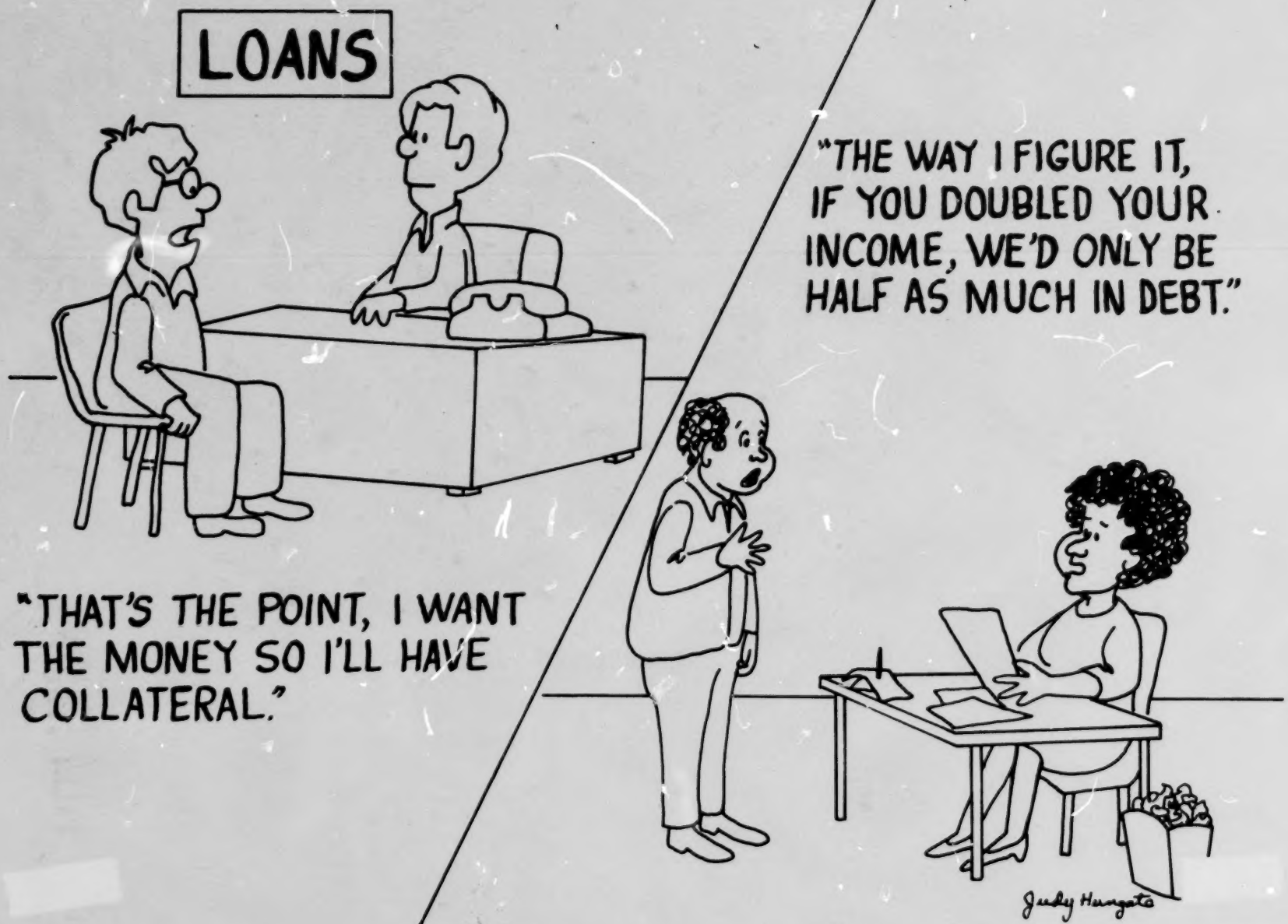
Descriptions and examples of selected activities for teaching competencies in the area of Credit:

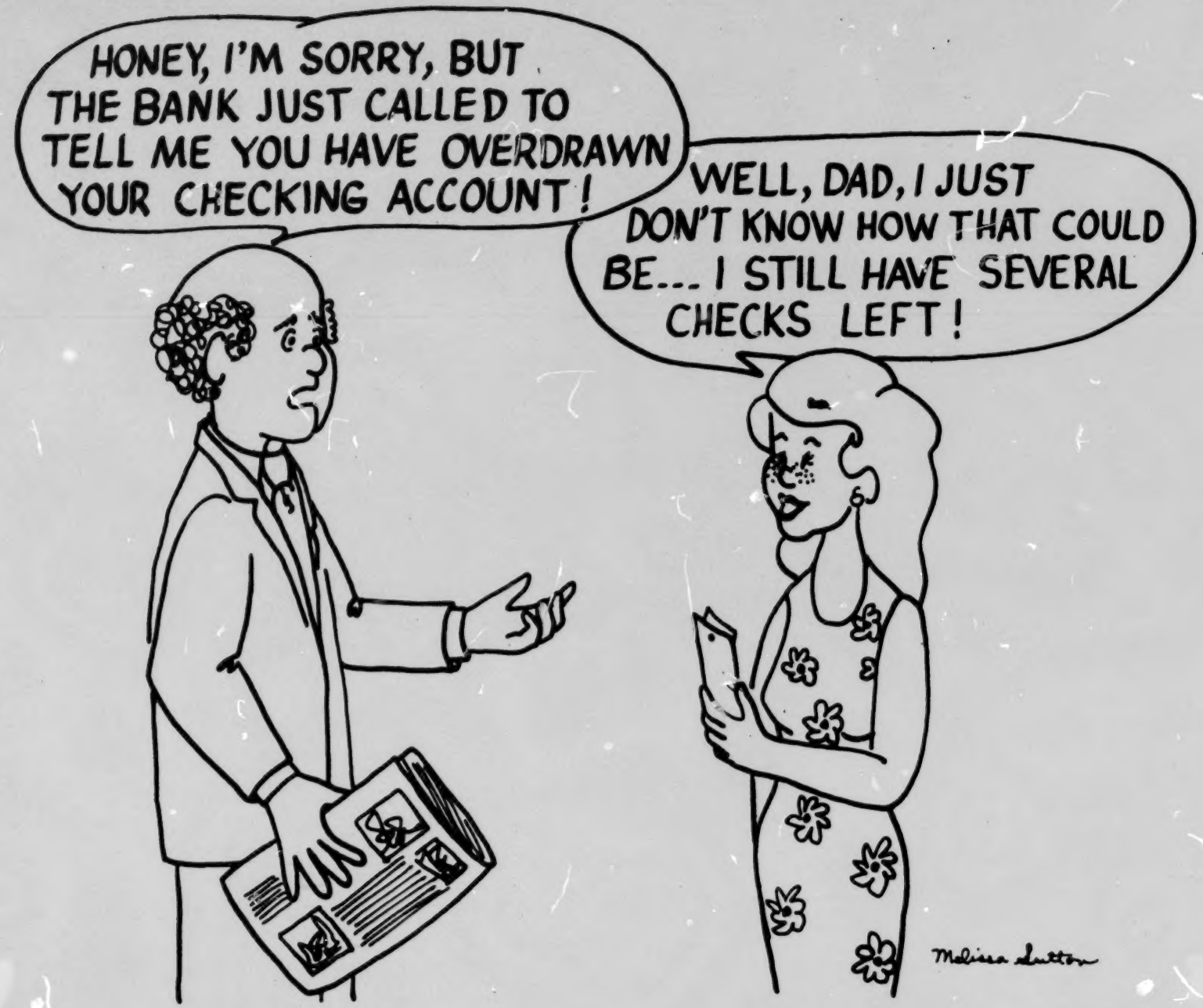
1. Examples of student-produced cartoons
2. Description of Credit Box
3. Credit Link-Up Puzzle and Solution
4. Credit Rewards Activity
5. Game of Credit Terms
6. Case Study - John's Stereo

"HEY, THE QUICKEST WAY TO GET BACK ON YOUR FEET IS TO MISS A COUPLE OF CAR PAYMENTS!"

★ ROBBY'S GAS ★
½ PRICE SALE
ALL FOREIGN CAR PARTS AND SERVICE
SIR, WILL YOU ACCEPT MASTER CHARGE FOR THE USE OF THE RESTROOM
USE OF RESTROOM 25¢
8th AVE.
WILLS St.
GAS
Sheila Pilli

April Somay


LOANS
"THAT'S THE POINT, I WANT THE MONEY SO I'LL HAVE COLLATERAL."
"THE WAY I FIGURE IT, IF YOU DOUBLED YOUR INCOME, WE'D ONLY BE HALF AS MUCH IN DEBT."
Judy Horgate


HONEY, I'M SORRY, BUT THE BANK JUST CALLED TO TELL ME YOU HAVE OVERDRAWN YOUR CHECKING ACCOUNT!
WELL, DAD, I JUST DON'T KNOW HOW THAT COULD BE... I STILL HAVE SEVERAL CHECKS LEFT!
Melissa Sutton

CREDIT BOX

An attractively decorated box offers an excellent way to house entire units of instruction for individualized activities in any discipline. While some students are working on various activities with the teacher, others may be completing additional, or perhaps remedial, learning activities located in a special box--in this case the Credit Box.

Instructions

Box: Remove the top of a sturdy, corregated cardboard box, as indicated in the drawing at right. Cover the outside of the box with contact paper, overlapping edges to the inside. Affix the title, "Credit Box," to the outside, using wide-tipped marking pens or construction paper letters and glue.

Contents: Decide on the materials and activities you want your students to cover and obtain the number of copies you will need. Break the unit up into single activities or daily segments and place in clearly marked, laminated file folders. A sheet of instructions to students should precede all materials.

Example

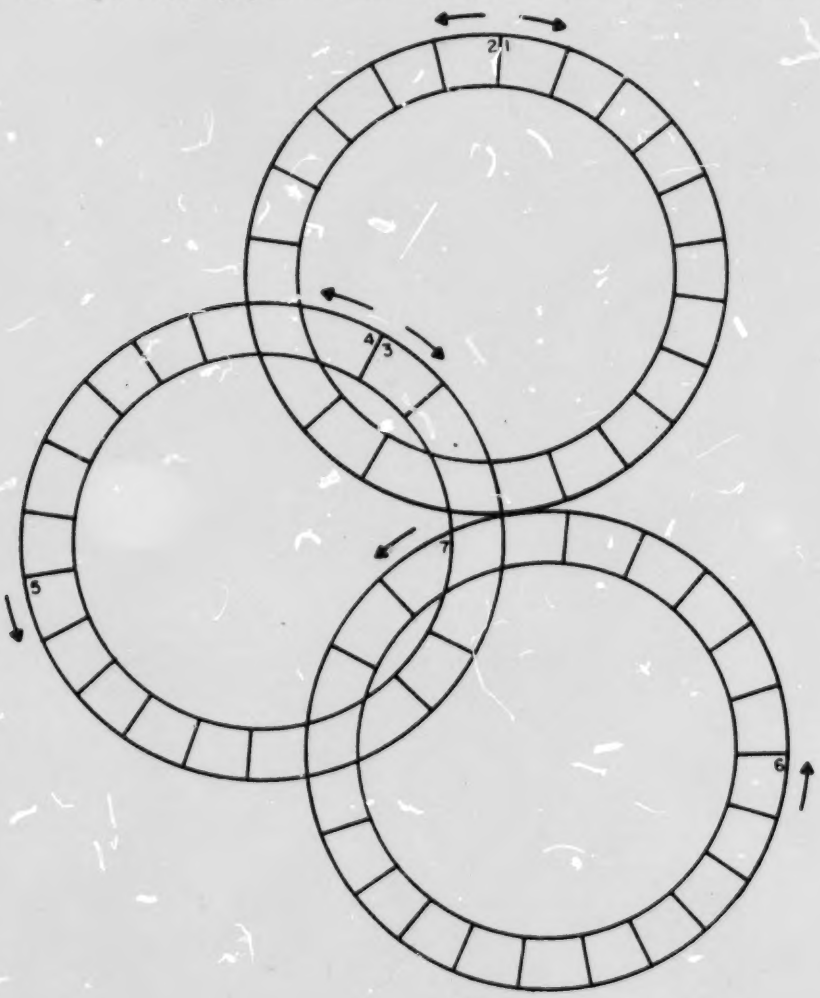
One Credit Box contained the Credit Learning Activity Package by Unigraphics, Incorporated, with six folders containing three copies each of the pretest (including answer sheets and key), Part One, Part Two, Part Three, Part Four, and the posttest (including answer sheets, but not the key). In the back of the box, additional reading materials dealing with credit were included. The instructions told students what the box contained, how to find and use the materials, the sequence in which to complete the activities, and what work needed to be turned in to the teacher and when.

CREDIT LINK-UP

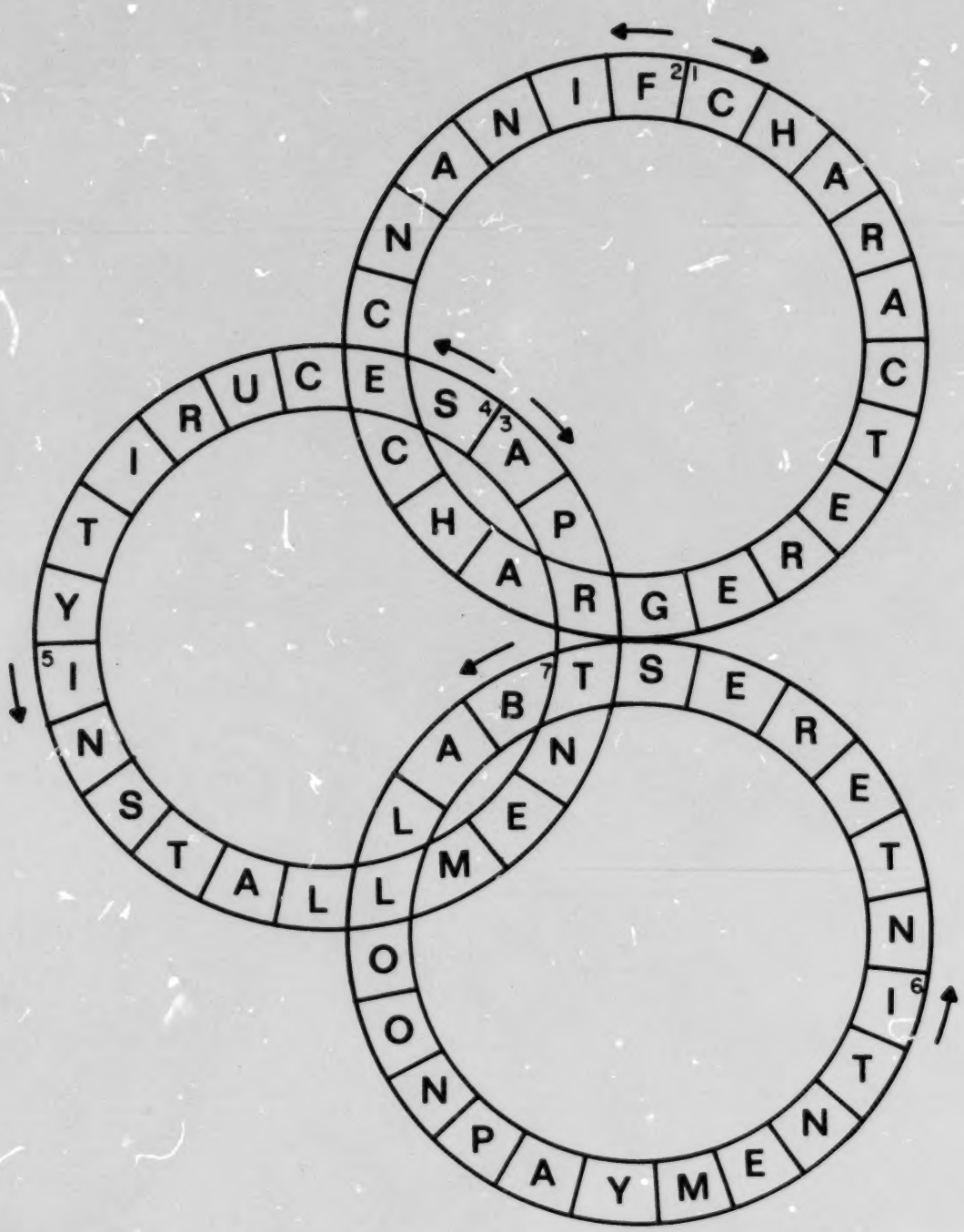
Credit allows you to enjoy a purchase--like a stereo or a car--while you are paying for it. Below are clues to eight terms you should know if you need credit. Write each term in the appropriate spaces within the linked circles.

Clues

1. One of the "Three C's" of credit which concerns your willingness to repay a loan.
2. The total dollar amount paid to get a loan.
3. Abbreviation for the cost of a loan for one year expressed as a percentage.
4. Collateral for a loan.
5. Payment made monthly to pay back a loan.
6. The difference between the amount of the loan and the total cost of the loan.
7. A large extra payment that may be charged at the end of a loan.



CREDIT LINK-UP KEY



CREDIT REWARDS

"Credit Rewards" is a simulation/role play activity in applying for credit. For this simulation the following will be needed:

- credit applicants
- loan officer
- rewards
- blank credit applications
- students
- teacher
- oranges, candy, or other token

Each student is to complete a credit application for a specific purpose and then make an "appointment" to be interviewed by the loan officer (teacher). The applicant should show up for the interview on time, be appropriately dressed and have the application form completed. During the interview the loan officer will review the application for accuracy, asking the applicant any questions relevant to the purpose or need for the loan, willingness and ability to repay the loan, size of payments which can be afforded, etc. The applicant is then told that he or she will be notified concerning the approval or denial of the loan "in a few days." The teacher is to notify all applicants, indicating which loans were approved as requested, which loans were approved for smaller amounts than requested and which loans were turned down, and why.

Rewards of orange sections are to be given to each applicant in accordance to the amount of credit received compared to the amount requested. For example, if an applicant applies for a loan of $1,000 and is only extended credit for $250, the applicant is awarded one quarter of an orange. If an application is denied, the applicant receives no reward. No rewards worth less then one-quarter orange should be given.

GAME OF CREDIT TERMS

The "Game of Credit Terms" is one enjoyable way to review and reinforce students' knowledge of credit terms. The card-game strategy works especially well with low-level achievers.

Materials needed:

- master list of credit terms with definitions (several copies)
- term cards with one credit term printed on each card (3x5 cards work well)
- definition cards with one definition printed on each card
- token rewards (optional)

Directions:

Divide the class into groups of three and assign roles: one student plays the "Judge" and is given a copy of the master list of terms; one student is given all of the term cards; and one student is given all of the definition cards. The game is played as follows:

1. The player with the term cards lays down any card face up on the playing surface.
2. The player with the definition cards attempts to match the term with its correct definition.
3. The judge uses the master list to "judge" the accuracy of the match. If incorrect, the player who laid down the term scores a point.
4. Remove the correctly matched pair from further play; return the incorrectly matched cards to their respective players.
5. Continue to play as directed above until all terms and definitions have been properly matched. The player with the most points is the winner.

If time permits, extend the game to three rounds, permitting students to assume all three player roles. The final winner is that player scoring the most total points for the three rounds.

JOHN'S STEREO

John had wanted a new stereo system for ages! Finally, he picked out the one he wanted--the most deluxe model in the series-- the $350 Super-Sound Stereo.

Yesterday John went to the Sound Barrier Shop to buy the stereo, just in time for the party he's having at his place tonight. To his surprise, John discovered that, "for this week only," the model stereo he wanted was on sale for just $325, a savings of $25! And, the salesman told John that he could "take home that stereo today" by paying for it on the store's own easy-installment plan: nothing down with monthly payments of only $19.33 for 24 months. John knew he could afford to pay up to $25.00 for credit a month, but $19.33 was so much less that he quickly signed the contract. John went home, the proud owner of the "neatest stereo in town!"

Did John make a wise credit purchase? Read and answer the following questions to help you decide:

1. What is the total cost John will end up paying for his $325.00 dream stereo? $_____

2. What is the Sound Barrier Shop's finance charge? $_____

3. If John had taken time to do some comparison shopping for credit, he could have purchased the same stereo with the following terms being offered:

   Sound Barrier Shop - no down payment and $19.33 for 24 months
   Phoniques, Ltd. - $25.00 down and $15.58 for 24 months
   Jason's Department Store - $20.00 down and $24.91 for 12 months

   Given this information, fill in the missing spaces in the chart below:

Store	Price of Stereo	Price of Stereo + Cost of Credit	Finance Charge
Sound Barrier Shop	$ 325.00	$_____	$_____
Phoniques, Ltd.	$ 300.00	$_____	$_____
Jason's Dept. Store	$ 280.00	$_____	$_____

Now, if your figures are correct, you have a clear picture of the cost of credit offered by three stores. If you were John, where would you have shopped for your stereo?

4. Below is part of a disclosure statement from another store from which John could have purchased his stereo. It shows some of the information required by the Truth-in-Lending Law. This helps shoppers to compare the deals offered by various sellers. From the information provided, determine:

   a. How much would John have to pay, if he paid cash right now? $_____

   b. How much will he have to pay if he buys the stereo on credit? $_____

   c. How much is the down payment? $_____

   d. How many months will he have to pay? _____

   e. How much are the monthly payments? $_____

   f. How much is the finance charge? $_____

   g. What other charges is John paying?

Cash Sale Price	$ 300.00	
Taxes $12.00	$ 12.00	
Other Costs -- (Specify)	$ --	
1. CASH PRICE		$ 312.00
Cash Down Payment	$ 25.00	
Trade-in --	$ --	
2. TOTAL DOWN PAYMENT		$ 25.00
3. UNPAID BALANCE OF CASH PRICE (Item 1 less 2)		$ 287.00
4. Insurance Cost – Term – Same as Contract		
Credit Life (Terms of coverage: Decreasing Term)		$ 3.36
Credit Disability (Terms of coverage: 14 days retroactive)		$ 3.23
5. Official Fees --		$ --
6. AMOUNT FINANCED (Unpaid Balance) (Sum of Items 3, 4 and 5)		$ 293.59
7. **Finance Charge**		$ 30.83
8. **Annual Percentage Rate** 14.06 %		
*9. TOTAL OF PAYMENTS (Item 6 plus 7)		$ 324.42
10. DEFERRED PAYMENT PRICE (Item 2 plus 9)		$ 349.42

*This amount payable in 18 consecutive monthly instalments of $ 18.02 each, all payable on the same day of each month.

The first instalment is due August 15, 19 79 (or one month from the date of this contract if not otherwise specified).

JOHN'S STEREO KEY

1. $463.92

2. $138.92

3.

Store	Price of Stereo + Cost of Credit	Finance Charge
Sound Barrier Shop	$463.92	$138.92
Phoniques, Ltd.	398.92	98.92
Jason's Dept. Store	318.92	38.92

4. a. $312.00

   b. $349.42

   c. $25.00

   d. 18 months

   e. $18.02

   f. $30.83

   g. Credit Life Insurance ($3.36)
      Credit Disability Insurance ($3.23)

CREDIT RESOURCES

Printed Materials

Title: Consumer Education: Specialized Course, 1977 ($12.75)

Source: Home Economics Instructional Materials Center
Texas Tech University
Box 4067
Lubbock, TX 79409

Content: Designed for 11th and 12th grade students, this specialized course emphasizes the decision-making factor in the management process. Six major concepts are developed in this guide: effective money management, allocation of resources, principles of consumer purchasing, consumer buying, consumer citizenship, and the economy. Each major concept is developed by several subconcepts; subconcepts, in turn, are developed by key ideas, behavioral objectives, and learning and evaluation experiences. A variety of learning experiences (activities) are provided, written from the student's point of view. This selection is by no means definitive; it is simply a sampling of possible activities teachers may choose from. These materials may be adapted or supplemented according to students' specific needs, abilities, interests and backgrounds.

Audience: Senior-high students

Title: Credit Learning Activity Package by Dianne MacDonald, 1974 ($12.50)

Source: United Graphics, Inc.
P.O. Box 24287
Seattle, WA 98124

Content This individualized learning package really contains three laps which may be used independently of each other. Lap No. 1, "When to Use Credit", defines and gives examples of credit, lists advantages and disadvantages of credit, discusses how much of one's income can safely be tied up in a given situation.

Lap No. 2 considers "How to Choose Credit" once a person decides to use credit. Sources of retail credit and cash credit are identified and their loan services briefly described. Other sections of the lap discuss and illustrate how to choose the best credit terms, how to read and understand credit contracts in light of the Truth-in-Lending Law. Twenty-five credit-related vocabulary words are defined in fairly easy-to-understand language. A crossword puzzle provides an opportunity for students to review their credit knowledge.

"How to Manage Credit, and Recourse Action" focuses on the responsibilities of credit users, how credit ratings are determined and used, and what actions credit users can take when they suspect they have suffered wrong.

Pre- and post-tests are provided with each lap.

Audience: Senior-high students

Title: Credit Cards Learning Activity Package by Sally R. Campbell, 1976 ($12.50)

Source: United Graphics, Inc.
P.O. Box 24287
Seattle, WA 98124

Content: Credit cards can be used today to buy almost anything from household items to vacations and even to homes. And, because they are so convenient to use, they are easily abused by the growing numbers of persons using them. This lap covers in great detail the functions, uses and abuses, legal aspects and responsibilities of users of credit cards. Part One of the lap discusses the functions of the two basic types of credit cards--single purpose and general purpose credit cards.

Part Two covers the advantages and disadvantages of credit cards and presents guidelines to follow for making the best use of credit cards. Case studies are given which require students to decide whether or not credit cards should be used.

Part Three discusses how credit cards are obtained. The "Three Cs" and how to establish and maintain a good credit rating are discussed. A true-to-life credit application provides students the opportunity to learn what information most credit card issuers want to know about them. A sample credit report form is also shown.

Part Four explains and shows examples of credit card agreements--what information they must contain and the legal ramifications of both the issuer and the holder of the credit card. Information contained in these agreements and on monthly billing statements are discussed in light of the Truth-in-Lending Law.

Rights and responsibilities of credit card holders are the subjects of Part Five of the lap. What to do in case of a billing error, or how to correct false or misleading information on your credit report, is discussed, along with what to do if a credit card is lost or stolen.

A pre- and post-test are provided in the student's learning activity package.

Audience: Senior-high students

Title: General Business for Economic Understanding and Workbook.

See Financial Institutions Resources.

Title: IDECC Learning Activity Packages

See Purchasing Goods and Services Resources.

Title: It's in the Cards: Credit, 1978 ($1.00)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: How and where to shop for credit, how to establish and maintain a good credit record, how credit costs are determined, the uses--and abuses--of credit cards, and useful facts about mortgages are all discussed in 13 informative articles in this booklet. Although some of the reading is a bit on the technical side for some high-school students, explanations of most terms are provided, and examples and charts should assist students in understanding the contents. This issue also includes five items to "Test Your Credit IQ", with each item presenting two cases; students determine which one got the better deal.

Audience: Senior-high and adult students

Title: Mind Your Money, 1968 (25¢ per set)

Source: Money Management Institute, Household Finance Corporation
International Headquarters, 2700 Sanders Road
Prospect Heights, IL 60070

Content: This set of three leaflets is especially designed for use with persons of low-reading ability, limited income or experience. Mind Your Money When You Use Credit discusses credit step-by-step: (1) when to use credit, (2) what kind of credit to use, (3) how to determine the cost of credit, and (4) how to understand credit contracts. Mind Your Money When You Shop explains

in easy-to-understand language three steps to developing wise shopping habits. Mind Your Money When You Spend shows a very simple method for developing a spending plan through the use of charts.

Audience: Junior-high, senior-high and adult students

Title: Retailing Principles and Practices (6th Edition) by Richert, Meyer, Haines, and Harris, 1974

Source: Gregg and Community College Division
McGraw-Hill Book Company
1221 Avenue of the Americas
New York, NY 10020

Content: This textbook is primarily designed to prepare high school students for jobs in retailing. However, Unit 10, "Operations and Management", provides good information on types of consumer credit and credit policies and accounts.

Audience: Senior-high students

Title: Understanding Consumer Credit (Revised Edition) by Bolhman, Bolhman and Bolhman, 1975 ($2.19)

Source: Follett Publishing Company
P.O. Box 5705
Chicago, IL 60680

Content: Understanding Consumer Credit provides a detailed look into credit, its uses, costs and abuses. Determining one's need for credit is a major point of emphasis: the reader is urged to consider the actual cost of borrowing, his or her ability to pay back according to the terms set forth in the loan agreement, the use of collateral and government regulations of consumer credit. A summary of cautions about credit and credit buying is also given.

Audience: Senior-high students

Title: Using Retail Credit, 1978 (free)

Source: Consumer Information Services
Department 703
Sears, Roebuck and Company
Sears Tower
Chicago, IL 60684

Content: This easy-to-read booklet defines retail credit and describes the two main types: the revolving charge account and the installment credit plan. Readers are first encouraged to consider their own "credit power" before using credit. A monthly financial plan worksheet is included for this purpose. Then, the steps for opening a credit account are enumerated, with a sample credit application provided. Credit agreements are handled in a similar manner. Monthly statements, credit costs, and laws governing credit are also covered. Most students should have no difficulty reading and understanding this material.

Audience: Senior-high and adult students

Audio-Visual Materials

Title: "Buy Now---Pay Later", Dollar Data Series

Source: WHRO - TV
Hampton Roads Educational Telecommunications Association, Inc.
5200 Hampton Boulevard
Norfolk, VA 23508

Content: This videotape explains different types of credit, how credit costs are calculated and possible sources of credit. Possible pitfalls in credit contracts are also discussed.

Audience: Junior-high, senior-high and adult students

Title: "Cash or Charge", Dollar Data Series

Source: WHRO - TV
Hampton Roads Educational Telecommunications Association, Inc.
5200 Hampton Boulevard
Norfolk, VA 23508

Content: This program illustrates the advantages and disadvantages of using credit. The situation is a young couple trying to decide whether to use credit and buy a washing machine on time or continue to use the laundromat until they have saved enough money for the washer. Students should begin to develop opinions on the purpose of credit in everyday living.

Audience: Senior-high and adult students

Title: "The Consumer and Credit" (filmstrip with cassette) ($30.00)

Source: Current Affairs Films
24 Danbury Road
Wilton, CT 06897

Content: This filmstrip hits the high points and major aspects of using credit, covering the basic types of credit, credit agreements, and the use of credit records. The accompanying Discussion Guide offers excellent suggestions for preview and follow-up questions and activities.

Audience: Senior-high and adult students

Title: "Installment Buying" (16mm film, color, 18min.), 1968

Source: BFA Educational Media
2211 Michigan Avenue
Santa Monica, CA 90404

Content: A vivid dramatization of the benefits and dangers of purchasing commodities on an installment plan. Every facet of installment buying is explored. Down payments, interest charges, maximum loan limits and many more.

Audience: Junior-high, senior-high and adult students

Title: Money Management Filmstrip Library

See Money Management Resources.

Title: Prevocational Orientation and Guidance filmstrip series

See Money Management Resources.

Title: "Retail Credit" (16mm film, 11 minutes color), 1968

Source: BFA Educational Media
2211 Michigan Avenue
Santa Monica, CA 90404

Content: This film depicts two sisters who learn the hard way that a charge plate can be a hazard. Their father shows them the right way to compute credit charges, the money paid in interest charges and all the various facets of buying on credit.

Audience: Junior-high, senior-high and adult students

Title: "So You Want to Use Credit", Parts I and II (filmstrips)

Source: Changing Times Education Service

Content: Part I covers three situations: A working student who wants to make the purchase of a guitar on credit; a young graduate who wants to purchase a car on credit: and a young lady, with two girlfriends as roommates, who can never make her share of the rent payment on time due to over-extended installment buying. Part II deals with three different situations; A young man who has lost a credit card, a young man who makes a purchase witnout asking for a service contract, and a bait and switch situation with a young married couple. The filmstrip

and record allow time for discussion; both Parts I and II are very comprehensive concerning small loans and installment buying.

Audience: Senior-high and young-adult students

PURCHASING
GOODS & SERVICES
SALE
DISCO
INSURANCE

PURCHASING GOODS AND SERVICES

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
OVERALL COMPETENCY: Purchase goods and services wisely.	0.1 Discuss textbook and/or reading assignments. Complete workbook assignments. (R,S,U)	
	0.2 View and discuss one or more of the following filmstrips if appropriate: (R,U) "Food Dollars and Sense" "Wheels, Deals and You" "Your Wardrobe and You"	Money Management Filmstrip Library
	0.3 Read, discuss and complete activities in Buyers Beware. (R)	Buyers Beware and Teacher Tactics
	0.4 Read Consumer Comix. Discuss each situation in small groups or as a class; develop a list of things to do and look for when shopping for each good or service covered. (Students may wish to add others.) (R,S,U)	Consumer Comix
	0.5 "Purchase" furniture, home furnishings, food, etc., to suit your imaginary home and budget situation. (Refer to Money Management Activity 1.5.) (R)	
	0.6 Complete the "Wise Buyer's Word Search" puzzle.	"Wise Buyer's Word Search"

PURCHASING GOODS AND SERVICES

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
1. Establish priorities for purchasing goods and services based on such factors as necessity, cost, and available resources.	1.1 List five purchasing decisions made within the past week. Discuss reasons for choosing to buy or not to buy. (U)	
	1.2 Pretest students regarding purchasing goods and services and attitudes toward advertising. (S)	Pretest (teacher made or standardized)
	1.3 Rank a selection of five bars of soap according to which ones you would purchase; give reasons for each choice. (U)	Five bars of soap, each one a different brand
	1.4 Read and discuss Your Clothing Dollar. (S)	Money Management Booklet Library
	1.5 Cite factors to consider in planning a wardrobe, and complete individual clothing inventories. (S)	"Wardrobe Plan" activity
	1.6 Role play "Farrah Fashion." (S)	"Farrah Fashion" activity

PURCHASING GOODS AND SERVICES

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
2. Identify the sources of information that one may consult to become a well informed buyer, such as the manufacturer's label, operator's manual, salesperson, advertisement, warranty/guarantee, and consumer publications.	2.1 Write an original composition from information learned from Consumer Report and Changing Times magazines. (R)	Consumer Reports Changing Times
	2.2 Prepare a bulletin board on sources of product information.	Samples of ads, warranties/guarantees, consumer publications, manufacturer and store product labels, pictures of store personnel, etc.
	2.3 Conduct a sales demonstration (good or bad) and ask students to evaluate the information given as to its influence on consumers. (S)	
	2.4 Complete the crossword puzzle, "Selling Review." (Note: Information covered is from the seller's viewpoint rather than the buyer's.) (S)	"Selling Review" crossword puzzle
	2.5 Investigate information contained on labels. (S)	Brochures and booklets available from manufacturers and retailers, such as: "Learn How to Predict Fabric Performance" (MAYTAG) "How to Read a Hangtag" (MAYTAG)

PURCHASING GOODS AND SERVICES

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
3. Demonstrate the ability to read and interpret charts, graphs and tables used to express product merits.	3.1 Discuss the use of line, bar and circle graphs as to which is best suited to display given information.	
	3.2 Make a table displaying the unit cost of a certain grocery item from different stores in order to determine the best buy.	Newspaper ads
	3.3 Have students read and interpret a car mileage chart showing the EPA ratings of different makes of cars.	
	3.4 Discuss information contained in graphs and charts found in newspapers and magazines.	Newspapers and magazines

PURCHASING GOODS AND SERVICES

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
*4. Demonstrate the ability to analyze and evaluate an advertisement in relation to criteria for good advertising (e.g., truthful, informative, fair, etc.).	4.1 Discuss the purpose of advertising.	
	4.2 Complete laps on advertising and selling (buying motives). (S)	IDECC Learning Activity Packages
	4.3 View and discuss the filmstrip, "Advertising and the Consumer."	Filmstrip - "Advertising and the Consumer"
	4.4 Examine advertisements to determine appeal, for example, prestige, popularity, sex appeal, etc. (S)	Newspaper, magazine and television ads
	4.5 Collect and evaluate the effectiveness of ads according to the criteria listed on the handout. (S)	Teacher-made handout on criteria for good advertising or "Analyzing an Ad" handout from J. C. Penney's "Insights into Consumerism"
	4.6 Conduct an ad campaign, working together in small groups. (S)	
	4.7 Review newspaper advertisements for apartments, homes, home furnishings and equipment. Evaluate ads in relation to criteria for good advertising. (R)	Newspaper ad sections
	4.8 Choose a product and study the way it is advertised. Compare the advertising message to the quality of the product.	
	4.9 Identify as many products as possible on a list of advertisements with brand names omitted. (U)	Advertisements with brand names omitted

PURCHASING GOODS AND SERVICES

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
5. Identify advantages and disadvantages of advertising for the consumer.	5.1 Investigate and prepare a calendar or list indicating when certain items might be purchased at the best price. Discuss the advantages of knowing in advance when certain items are going on sale. 5.2 Investigate how much advertising costs the consumer. List elements which add to the price of the product being advertised (i.e., fancy packaging and labels).	
6. Demonstrate the ability to select where to shop for goods and services, including professional services, based on such factors as service and product availability, location, store type, and presence of sales.	6.1 Using mail order catalogs and newspaper ads, have students "purchase" home furnishings and supplies for their imaginary home or apartment. (Refer to Money Management Activity 1.5.) (R) 6.2 Investigate sources of information about professional services in the community. 6.3 Prepare a referral list of a specific professional service available in your community (i.e., doctors, lawyers or dentists).	Mail order catalogs, newspapers

PURCHASING GOODS AND SERVICES

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
7. Demonstrate the ability to utilize the following criteria in the selection of goods and services based on such factors as: a. Cost, including purchase price, sales tax, delivery fees, and installation charges *1) Calculate unit cost. *2) Calculate discount. b. Quality, including durability c. Provisions in warranties/guarantees d. Safety of product for desired uses e. Availability and costs of care and maintenance, including the feasibility of service contracts f. Intended use of product	7.1 Learn how to calculate the cost (including unit cost), sales tax, delivery fees and installation charges and to calculate discount. (U) 7.2 Research the personal cost of owning and operating an automobile: - Compare and report on the costs of insurance. - Compare prices on several new and used cars. (R) 7.3 Review the filmstrip, "You and Your Automobile Insurance." (R) 7.4 View and discuss the videotape, "Wheels and Deals." (U) 7.5 View the filmstrip, "Food Dollars and Sense," and discuss the value of knowing the unit price of food items. (R,U) 7.6 Determine the unit price of food items having different units of measure. (U) 7.7 Figure costs of meals (per serving basis) for menus to be prepared, by pricing the food items at several stores.	<u>Cream Puffs: A Look at Car Buying</u> Filmstrip - "You and Your Automobile Insurance" Videotape - "Wheels and Deals" Money Management Filmstrip Library Sample containers of food with total prices marked "Comparison Shopping" activity

SELECTED ACTIVITIES

Descriptions and examples of selected activities for teaching competencies in the area of Purchasing Goods and Services:

1. Comparison Shopping Activities
2. "Farrah Fashion" Activity
3. Selling Review Puzzle and Solution
4. Wardrobe Plan Activity
5. Wise Buyer's Word Search and Solution

COMPARISON SHOPPING ACTIVITIES

A. Each student will consider a particular product which is marketed in several quantities, such as a food or clothing item, a household product, typing paper or spiral notebooks, etc. Students are to determine the unit cost for each available quantity of the item chosen, record the information on the handout provided (teacher-made), and answer the following questions:

1. What are the advantages of knowing the unit price of an item?

2. Which size or quantity of the item you investigated was the least expensive?

3. Which size of the item you investigated was the most expensive?

4. Why do you think unit prices differ from one quantity to another?

5. A grocery store advertises its five-pound package of hamburger for $8.50, which is $1.70 per pound. The one-pound package regularly sells for $1.98. When might it be a better buy to purchase hamburger by the pound ($1.98/lb.)?

B. In small groups, students will plan a menu and compile a grocery list of all food items needed to prepare the meal(s). Each student will take a copy of the group's grocery list to a different grocery store and determine the best buy for each item by considering the following factors:

- the purpose for which the product is going to be used
- the quantity of the product needed
- the quality of the product desired

Each student should complete the chart on the next page and compare findings with other group members. A master comparison chart may or may not be prepared by each group (chart included with this activity). Students are to decide at which store they would purchase their groceries based on their findings.

If time permits this activity may be extended to include determining factors which influence the price of food items at different food stores. (NOTE: Factors like type, size, location, availability of seasonal items, house brands, etc., should be considered.)

STORE NAME: _____

FOOD PRICE COMPARISON CHART

NAME AND BRAND OF FOOD ITEM	PRICE	SIZE (in ounces, pounds, quarts, pecks, etc.)	UNIT PRICE
Example: Expressway Tuna	$1.68	12 oz.	14¢ per oz.

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FOOD PRICE COMPARISON CHART

STORE	NAME & BRAND OF FOOD ITEM	PRICE	SIZE (oz., lbs., qts., etc.)	UNIT PRICE

"FARRAH FASHION" ACTIVITY

Similar to "Dear Abby," "Farrah Fashion" is concerned with answering questions dealing with clothing and fashions. Each student is to write at least one clothing-related problem or question to "Farrah Fashion." Questions may be signed with pen names and are dropped into a designated box or collected by the teacher. Farrah Fashion may be role played by just one student or several students may take turns responding to the questions. Answers should be factually based whenever possible; however, opinion questions will give "Farrah" an opportunity to respond as she chooses. Near the end of the session, the class should be allowed to react to Farrah's replies: Was the information given correct? Were there differences of opinion? The teacher is, of course, the ultimate judge and arbitrator.

Suggested questions:

Dear Farrah Fashion,

I've been asked to go to the Prom, but I can't imagine buying an expensive formal that I would wear only one time. Do you have any suggestions on what I could wear?

Pondering Peggy

Dear Farrah Fashion,

There is a gorgeous purple satin outfit that I would love to wear. It is a blouse and pants which I could wear to school or out on a date. I don't have <u>anything</u> that color and would love to buy it. What do you think?

Tempted Terry

Dear Farrah Fashion,

Help! I recently bought a beautiful necklace that goes with a special outfit and many other things I own. The problem is, I spent way too much money for it, and my mom will get furious when she finds out how expensive it was. How can I break it to her gently?

Scared Sally

Dear Farrah Fashion,

I'm a teenager on a limited budget who can't afford all those gorgeous suits and outfits I see in fashion magazines. How can I dress fashionably, yet stay within my budget?

Puzzled Pam

"Farrah Fashion" Adaptations

Dear Mr. Trainer,

I am interested in becoming an executive secretary. Can you recommend where I can get information regarding vocational schools?

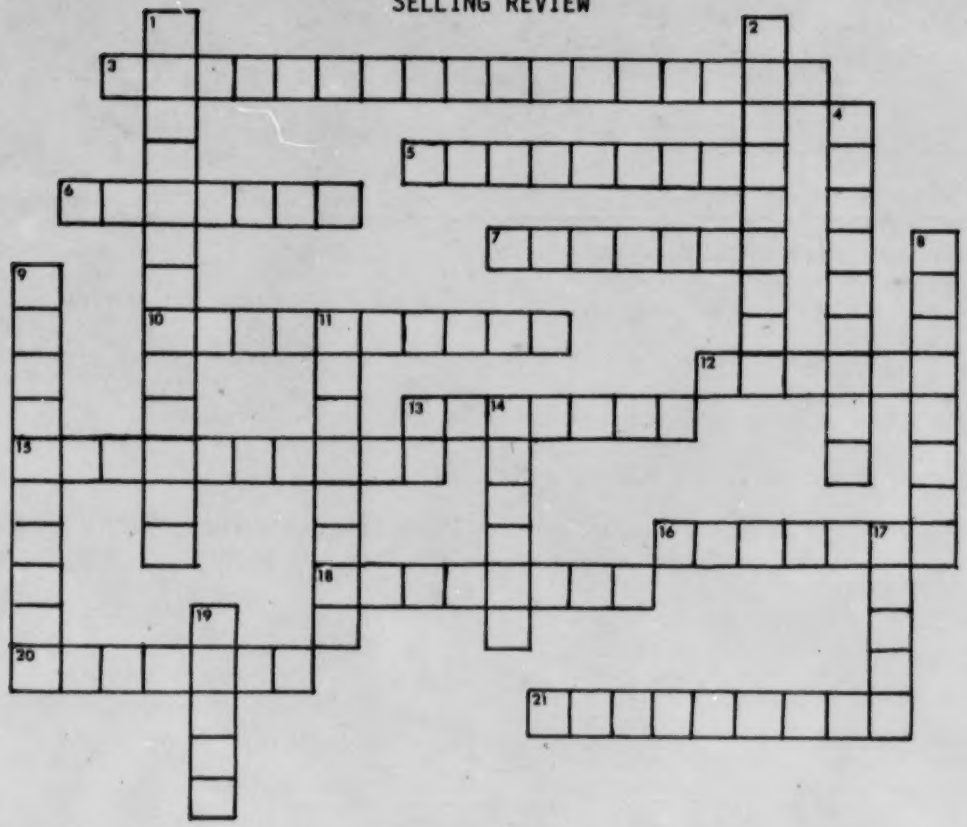
Ambitious Andy

Dear Miss Finance,

I have read many articles on money making schemes that you can do at home. I need to earn some extra money. Can you tell me how much I can expect to make each month?

Harried Housewife

SELLING REVIEW



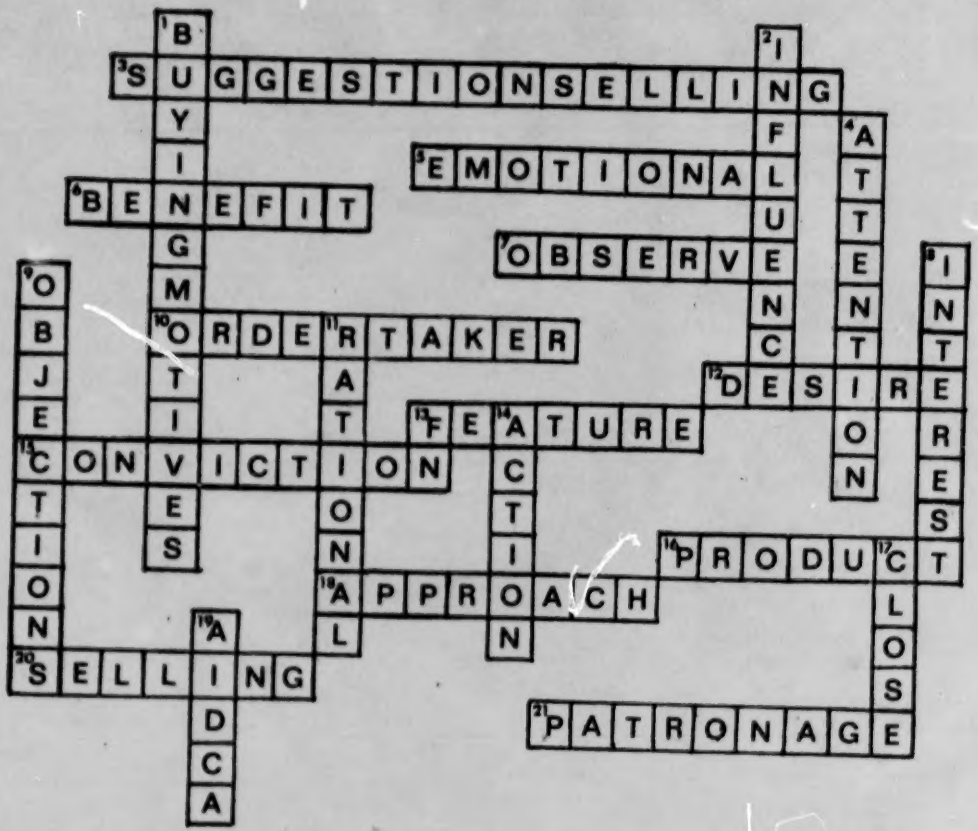
ACROSS:

3. A sale is not over until you have done _____ _____.
5. Buying motives based on feelings are _____ motives.
6. The professional salesperson will take a product feature and turn it into a customer _____.
7. Methods used to determine the customer's needs include: listen to the customer, encourage him/her to talk; and _____.
10. A professional salesperson is more than just an/a _____ _____.
12. The stage of a sale which involves the prospect wanting to do something that will satisfy his/her need is _____.
13. A fact or characteristic of a product is called product _____.
15. The stage of a sale which involves the prospect becoming convinced that a particular product will solve his/her problem or fulfill his/her need. _____
16. Which major buying motive is based on a customer's loyalty to a particular type of merchandise or brand of merchandise? _____
18. The first step of a sale that can be used by the salesperson to get the customer's attention. _____
20. _____ involves the ability to influence the decision of someone to buy a product or service.
21. Which major buying motive is based on a customer's loyalty to a particular store? _____

DOWN:

1. _____ _____ are reasons why people buy products or services.
2. Another word for selling is persuasion or _____.
4. The stage of a sale which involves the prospect becoming aware of a need or a problem. _____
8. The second stage of a sale is _____.
9. Sales resistance can come in the form of an excuse for not buying or sincere _____.
11. Purchasing merchandise because of economy, durability, and/or versatility are examples of _____ buying motives.
14. The stage of a sale which involves the prospect doing something to satisfy her/his need.
17. In most instances, the salesperson will have to make a move to _____ a sale.
19. What goes on in the prospect's mind when making a purchase is referred to as the five stages of a sale, or _____. (abbreviation)

SELLING REVIEW KEY



WARDROBE PLAN ACTIVITY

Plan a wardrobe adapted to your needs and resources, working with a budget of $350.00. Imagine that you are free to spend any way you wish $350.00 on your present wardrobe. Use your inventory to help determine the best possible way to spend your money and to purchase what you need.

1. Using your wardrobe inventory, prepare a list of items you will need and estimate the cost of each item. (These prices should be indicated through ads and catalog pictures used for illustrating.)

2. Plan an appropriate wardrobe, using items on hand from your wardrobe inventory and the list of items you will need. Make a complete list of necessary items for outfits for school, job interest, and social events.

3. With the plan for your wardrobe, include pictures cut from newspapers, magazines, and catalogs. If magazines and newspapers are not available to you, you may use class resources or draw.

Wardrobe Inventory

Closet Organization Guide

Organization Goals	Ways of Reaching Goals
1. Insure all garments are ready to wear.	Remove all items that need cleaning, washing, or mending. Do not return until ready for use.
2. Remove unworn items.	Try on garments which you have not worn in the last month. Check fit, length, etc. If not usable, do not return to closet.
3. Easy location of garments.	Like items hung together. Items frequently used placed up front for easy access.
4. Employ closet equipment.	Buy or make items to aid in maintaining closet and drawer order.
5. Wardrobe locator.	Prepare charts of closets and drawers indicating location of each wardrobe classification. (as skirts, belts, etc.)

INVENTORY

Use the following form to record the number and type of items in your wardrobe.

ITEM	STYLE-TYPE & FABRIC	COLOR	CONDITION	NEED
Dresses				
Suits				
Coats				
Blouses				
Sweaters				
Skirts				
Shoes				

ITEM	STYLE-TYPE & FABRIC	COLOR	CONDITION	NEED
Purses				
Accessories				
Pants				

WISE BUYER'S WORD SEARCH
PUZZLE

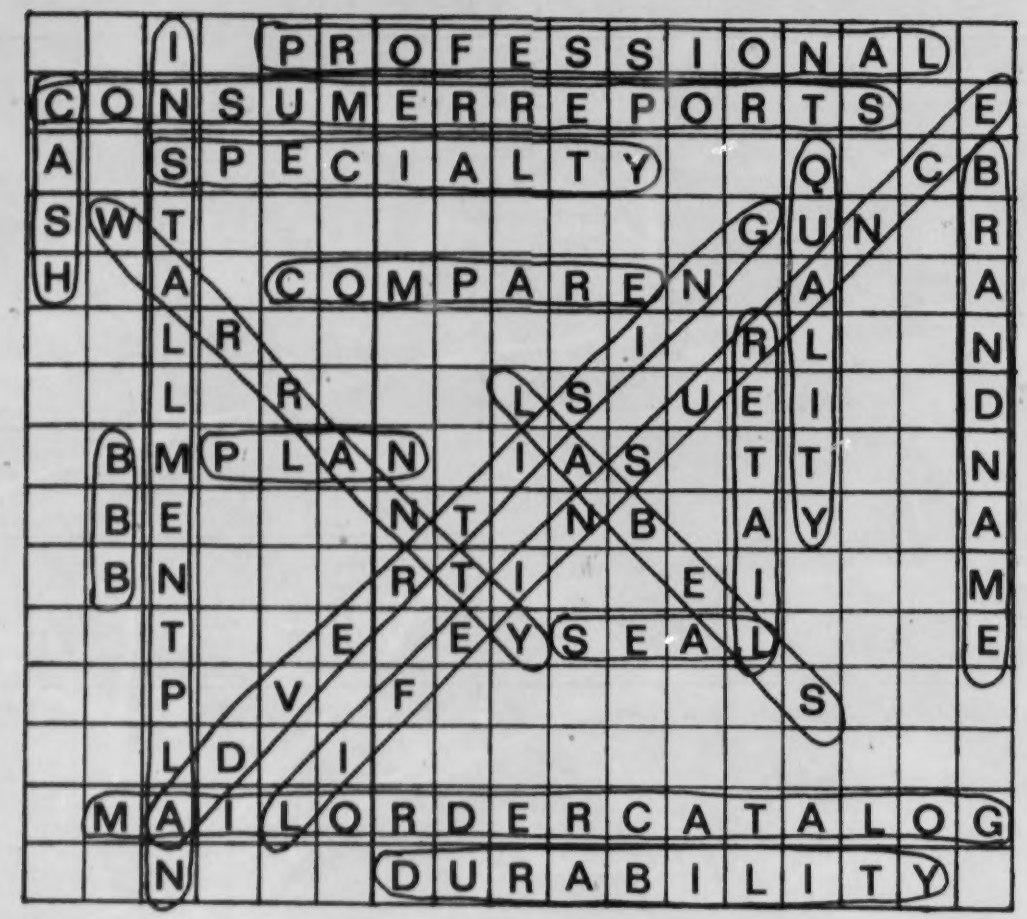
Instructions: Hidden among the letters below are eighteen words every wise consumer should know. Read the clues and find the matching term. Words may be written across, up and down, or diagonally. Check off the clues when you have circled the hidden word.

O	E	I	I	P	R	O	F	E	S	S	I	O	N	A	L	H
C	O	N	S	U	M	E	R	R	E	P	O	R	T	S	M	E
A	V	S	P	E	C	I	A	L	T	Y	F	Z	Q	F	C	B
S	W	T	G	Q	P	P	V	K	A	V	O	G	U	N	X	R
H	Z	A	J	C	O	M	P	A	R	E	N	O	A	W	E	A
U	E	L	R	G	D	E	K	U	H	I	S	R	L	M	J	N
N	J	L	I	R	I	M	D	L	S	D	U	E	I	K	I	D
K	B	M	P	L	A	N	W	I	A	S	U	T	T	O	V	N
Q	B	E	X	P	J	N	T	I	N	B	Z	A	Y	J	G	A
H	B	N	M	S	A	R	T	I	G	Y	E	I	P	D	O	M
D	U	T	Y	O	E	E	E	Y	S	E	A	L	Q	E	V	E
O	W	P	J	V	M	F	P	A	Q	U	I	O	S	X	F	N
F	O	L	D	P	I	O	W	V	M	J	H	Z	I	G	U	K
S	M	A	I	L	O	R	D	E	R	C	A	T	A	L	O	G
Z	I	N	V	K	B	D	U	R	A	B	I	L	I	T	Y	F

WISE BUYER'S WORD SEARCH
CLUES

1. Do this step before shopping.
2. Indicates how lasting a product may be.
3. Descriptive and informative messages attached to merchandise.
4. A publication which informs consumers of the quality, safety and performance of many products. (2 words)
5. A written statement of responsibility by the manufacturer or retailer for a product that fails to work properly during a certain length of time.
6. This mark identifies products as "approved," "certified," "commended," or "guaranteed."
7. Type of service offered by such people as doctors, lawyers, and bankers.
8. Type of shop which sells only one type of merchandise, for example, sporting goods.
9. Paid announcements used to introduce and sell goods and services.
10. This book lets customers shop at home; it describes merchandise in terms of size, quality, design and construction, and color. (3 words)
11. Type of store which sells goods and services to consumers.
12. Items in grocery stores are usually purchased with _____.
13. Identifies products of different manufacturers. (2 words)
14. This factor considers the degree of excellence of a product or service.
15. You do this when you look at more than one of a similar item.
16. The _____ _____ is a method of paying for goods over a period of time.
17. Contact this agency when you want to know if a business is reputable. (abbreviation)
18. This type of service promises to pay certain benefits in case of death.

WISE BUYER'S WORD SEARCH
PUZZLE KEY



Answers to clues:

1. plan
2. durability
3. labels
4. Consumer Reports
5. warranty
6. seal
7. professional
8. specialty
9. advertisements
10. mail-order catalog
11. retail
12. cash
13. brand name
14. quality
15. compare
16. installment plan
17. BBB (Better Business Bureau)
18. life insurance

PURCHASING GOODS AND SERVICES RESOURCES

Printed Materials

Title: Buyers Beware (People and the City series), 1972 ($1.41)
Teachers' Tactics ($1.79)

Source: Scott, Foresman and Company
1900 East Lake Avenue
Glenview, IL 60025

Content: The focus of this booklet is on consumers in the marketplace--how they can protect themselves and how other organizations and the government can protect them. An abundance of photographs and cartoons keeps reading to a minimum; terms are clearly and simply defined. Brief case studies emphasize the value of being informed before signing a contract or purchasing a good or service; examples are given of ways in which consumers can work together to save money on such items as food or to promote and keep decent living standards.

Although the entire People and the City series was written with urban students in mind, teachers in rural areas indicated that their students related very well with the booklet and felt it was worth their while.

Other booklets in the People and the City series are: Speaking Up, Housing Conflicts, Moving In, Getting Jobs, Crime and Safety, You've Been Arrested, Can Earth Survive? and Who Needs School?

Audience: Junior-high, senior-high and adult students

Title: Consumer Comix (first 10 copies free; 10¢ each additional copy)

Source: The Wisconsin Department of Justice
Office of Consumer Protection
114 East, State Capitol
Madison, WI 53702

Content: Consumer Comix presents a delightful array of cartoon characters who, like humans, are always trying to get something for little or nothing and often end up getting "taken" because they are not informed consumers. Cartoon episodes illustrate the responsibility of consumers to know what they want, whom they are dealing with, to read before they sign, to check the financing costs, and to complain if they have a consumer problem.

Audience: Junior-high, senior-high and adult students

Title: Cream Puffs: A Look at Car Buying, 1977 ($1.00)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: Which is the better buy for me--a new car or a used car? How can I effectively bargain to reduce the sticker price on the car I want to buy? What options should I purchase? Which cars are the most expensive to repair? What does a car warranty mean to me? All these questions are fully discussed in laymen's terms in this publication. Other articles cover auto club benefits, automobile recall procedures, passenger restraint systems, tips on buying, selling and trading in, and facts and figures on foreign cars. Eleventh- and twelfth-grade students as well as adults, should find this booklet interesting and informative especially if they are considering buying their first car in the near future.

Audience: Senior-high and adult students

Title: IDECC Learning Activity Packages (Interstate E. E. Curriculum Consortium)

Source: IDECC
1166 Chesapeake Avenue
Columbus, OH 43212

Content: These IDECC materials are comprised of individual laps developed by competency for distributive education. Ten major areas of instruction are covered in the laps: advertising, communications, display, human relations, management, math, merchandising, operations, product service technology and selling. Each lap provides students with several choices of activities, each of which accomplishes the same overall objective. Students can complete these activities with a minimum of assistance from the teacher.

Audience: Senior-high students

Title: Money Management Booklet Library

See Money Management Resourses

Title: More Food for Our Money by Marilyn Thypin and Lynne Glassner, 1979 ($3.50)

Source: EMC Corporation
180 East Sixth Street
Saint Paul, MN 55101

Content: In this book, a young married couple demonstrates the right ways to shop for food in a nutritious and economical manner. Planning before shopping; selecting food items according to need and by using unit price information and reading labels; and obtaining rainchecks are buying skills interwoven into the dialogue. Photographs on nearly every page depict the narrative. The reading level is approximately fifth grade, but the content is definitely suitable for senior high students with lower-level reading skills or slow ability learners, as well as junior high students.

See also Survival at the Supermarket

Audience: Junior-high and senior-high students

Title: Policies for Protection (How Life Insurance and Health Insurance Work) (Free)

Source: Institute of Life Insurance
Health Insurance Institute
277 Park Avenue
New York, NY 10017

Content: Gives a definition and purpose of and for insurance. Goes into an explanation of life insurance, health insurance and personal insurance. Gives questions, case studies, cross-word puzzle, etc. Can be used as a supplement to other materials--group or individual basis.

Audience: Senior-high students (possible junior-high students)

Title: Real Life Math Skills, 1978 ($49.50)

Source: Scholastic Book Service
P.O. Box 2002
904 Sylvan Avenue
Englewood Cliffs, NJ 07632

Content: Real Life Math Skills is presently offered as a set of materials, including 20 copies of the student workbook, a teacher's edition, duplicating masters and several transparencies. (Single copies may also be available.) The workbook presents math problems that are oriented toward the consumer's math needs in the marketplace. It includes problems dealing with: checking accounts, income taxes, renting an apartment, unit pricing and reading graphs and charts.

Audience: Senior-high students

Title: Survival at the Supermarket by Constance Van Brunt McMillan, 1979 ($1.85)

Source: Changing Times Educational Service
EMC Corporation
180 East Sixth Street
Saint Paul, MN 55101

Content: This text/work booklet compliments and reinforces the information presented in More Food for Our Money. Students first survey their own shopping habits and then learn the importance of planning before shopping. The value of using advertisements, comparing unit prices and reading labels is also explained. Written in easy-to-understand language with large print, many cartoons and illustrations and a wide variety of student activities, this booklet is particularly appealing to students with low-level reading skills.

Audience: Junior-high and senior-high students

Audio-Visual Materials

Title: "Advertising and the Consumer" (filmstrip with cassette) ($30.00)

Source: Current Affairs Films
24 Danbury Road
Wilton, CT 06897

Content: "Advertising and the Consumer" discusses the functions of advertising from both the business angle and the consumer's standpoint. Techniques used to make a product appeal to a specific group or type of person are illustrated; the validity of advertising claims is tested. The filmstrip emphasizes the importance of being aware of advertising's powers and making purchasing decisions based on facts rather than emotional appeals.

Audience: Senior-high students

Title: Money Management Filmstrip Library

See Money Management Resources

Title: "Wheels and Deals" (videotape cassette), Dollar Data Series

Source: WHRO-TV
Hampton Roads Educational Television Assoc., Inc.
5200 Hampton Blvd.
Norfolk, VA 23508

Content: In this program, students "visit" a new car showroom and observe the transaction between a potential buyer and a new car salesman. A trip to a used car lot follows; a used car salesman points out to a teenager things to check before buying a used car.

Audience: Junior-high, senior-high and adult students

Title: "You and Your Automobile Insurance" (filmstrip w/cassette), 1978 ($10.00)

Source: Insurance Information Institute
Educational and Consumer Relations Division
110 William Street
New York, NY 10038

Content: This filmstrip (86 frames) explains the six basic coverages of auto insurance available--property damage liability, comprehensive physical damage, collision, bodily injury liability, medical payments and uninsured motorist insurance. Factors determining costs of auto insurance and possible ways to reduce those costs are also covered.

Audience: Eleventh-grade, twelfth grade and adult students

BBB
Guarantee
CONSUMER PROTECTION
FTC
Contract:
LEGAL AID SOCIETY
OFFICE of CONSUMER AFFAIRS

CONSUMER PROTECTION

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
OVERALL COMPETENCY: Demonstrate an awareness of the variety of consumer education and protection programs available and how to locate and use them.	0.1 Discuss textbook and/or reading assignments. Complete workbook assignments.	
	0.2 Complete activities in the Consumer Rights and Responsibilities LAP.	Consumer Rights and Responsibilities Learning Activity Package
	0.3 Complete activities in the kit, Consumer Law: Rights and Responsibilities.	Consumer Law: Rights and Responsibilities (kit)
	0.4 Complete the word puzzle, "Consumer Runaround."	"Consumer Runaround" Puzzle
	0.5 Play SWINDLE game.	The Marketplace (kit)

CONSUMER PROTECTION

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
1. Determine sources of consumer information available, and evaluate their accuracy and reliability.	1.1 Invite a guest speaker from a consumer protection agency to discuss consumer information services. (S)	Guest speaker - consumer protection agency representative
	1.2 Read and report on an article in Consumer Reports. Indicate the strengths and weaknesses of the product discussed in the article.	Consumer Reports
	1.3 Compile information and prepare a display which provides information about local consumer protection services.	Flyers from consumers agencies (i.e., business consumer affairs offices, Better Business Bureau, legal aid offices, etc.)
	1.4 Write a newspaper column for the school newspaper that answers students' questions concerning consumer information. Each answer must be researched so that it is accurate and reliable.	Questions submitted by students Consumer Action Service, "How You Can Do It"
	1.5 View and discuss the filmstrip "Where to Now?"	Justice In The Market Place (kit)

CONSUMER PROTECTION

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
2. Analyze the development and progress of consumer rights and responsibilities.	2.1 View and discuss the filmstrip, "A Look at the Consumer Through History." (U)	The Consumer Movement In America (kit)
	2.2 Discuss consumer rights -- the right to: 1. Be Informed 2. Be Heard 3. Choose 4. Safety	Consumer Law, Rights and Responsibilities (kit)

CONSUMER PROTECTION

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
3. Describe and define the necessary elements of a contract.	3.1 View the fimstrip, "It's A Deal." Discuss with the class the basic types of contracts and the elements of a contract.	The Law as A Tool (kit) Consumer Law Resource Kit, "The Right to Be Informed"
	3.2 Divide the class into two or more teams and play "Contract Game."	The Law as A Tool (kit)
	3.3 Have students differentiate between contracts and agreements which are social obligations, . using case studies such as "Joe Minor."	The Law as A Tool (kit)
	3.4 Complete activities in the Consumer Contracts LAP.	Consumer Contracts Learning Activity Package

CONSUMER PROTECTION

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
4. Read and understand the rights and responsibilities of each party under various types of contracts and agreements.	4.1 Invite a representative of a legal firm to explain the responsibilities of minors and contracts.	Guest speaker - legal firm representative
	4.2 Read and discuss "A Good Guarantee?"	People and the City--Buyers Beware
	4.3 Given a written warranty, determine which items are covered by the warranty.	
	4.4 Given samples contracts, determine whether a contract should be signed. List reasons for not signing a contract.	
	4.5 See Credit, Section 7.	
	4.6 Invite lawyer to discuss court and non-court remedies for breach of contract.	Guest speaker - local lawyer

CONSUMER PROTECTION

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
5. Recognize deceptive, fraudulent, and discriminatory practices.	5.1 View and discuss slides/tapes, "Jack The Rip Offer." (R,U)	Slides - "Jack The Rip Offer"
	5.2 Read Consumer Comix. (R,U)	Consumer Comix
	5.3 Have guest speaker from consumer protection agency discuss local deceptive, fraudulent and discriminatory practices. (S)	Guest Speaker - consumer protection agency representative
	5.4 Have students go to stores which are advertising very low prices to see if bait and switch is attempted.	
	5.5 View the film, "The Owl Who Gave A Hoot."	Film - "The Owl Who Gave A Hoot"
	5.6 View the filmstrip, "The Consumer--Frauds and Deceptions."	Filmstrip - "The Consumer--Frauds and Deceptions"
	5.7 View the film, "Consumer Con Capers." Discuss similar situations known to students which involve frauds and deceptions. Discuss ways consumers can avoid being "taken" in such situations.	Film - "Consumer Con Capers"
	5.8 Find examples of possible mail-order schemes in magazines, newspapers, and comic books.	Magazines, newspapers, comic books

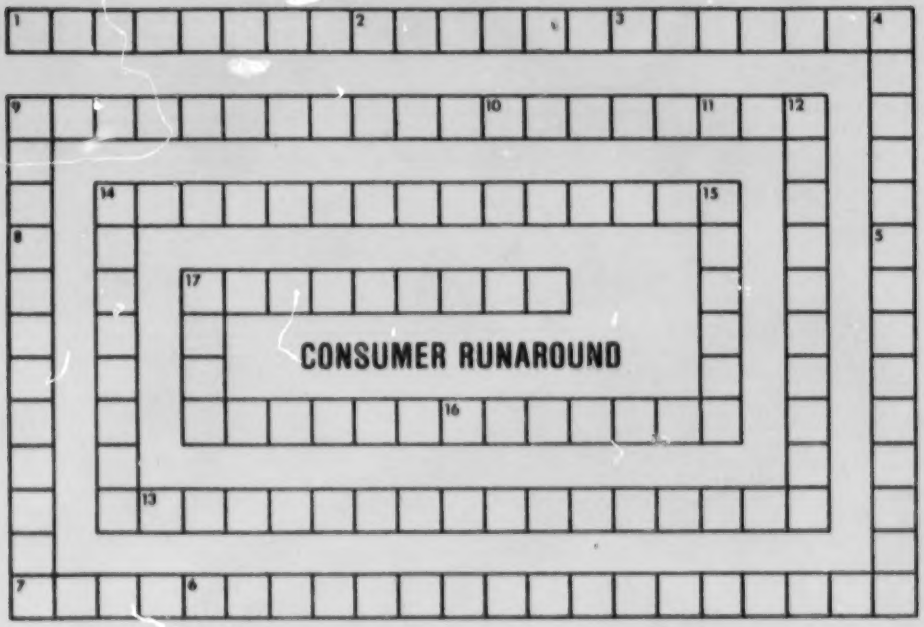
CONSUMER PROTECTION

COMPETENCIES	SUGGESTED STUDENT ACTIVITIES	RESOURCES
6. Identify what is a justifiable complaint and demonstrate the ability to follow appropriate oral and written complaint procedures about services and products and to obtain redress for grievances.	6.1 Determine which complaints are legitimate, given a series of case studies.	"Redress Scenarios"
	6.2 View and discuss filmstrip, "Justice In the Marketplace: A Play on Wheels."	Justice In the Marketplace (kit)
	6.3 Identify to whom given complaints should be made.	Case studies
	6.4 View slides w/script, "Complain, Complain." (R)	Slides - "Complain, Complain"
	6.5 Write letters of complaint, using students' concerns as a basis.	Complaint Power
	6.6 View filmstrip "Justice In the Marketplace: Your Day In Court," and discuss the case study.	Justice In the Marketplace (kit)
	6.7 Prepare a bulletin board describing the steps to be followed in making a complaint.	
	6.8 Have legal representative describe the functions of Small Claims Court. Provide for question and answer session.	See You In Court! Guest speaker - Legal representative
	6.9 Have students perform skits on the small claims court.	The Small Claims Court Review skit

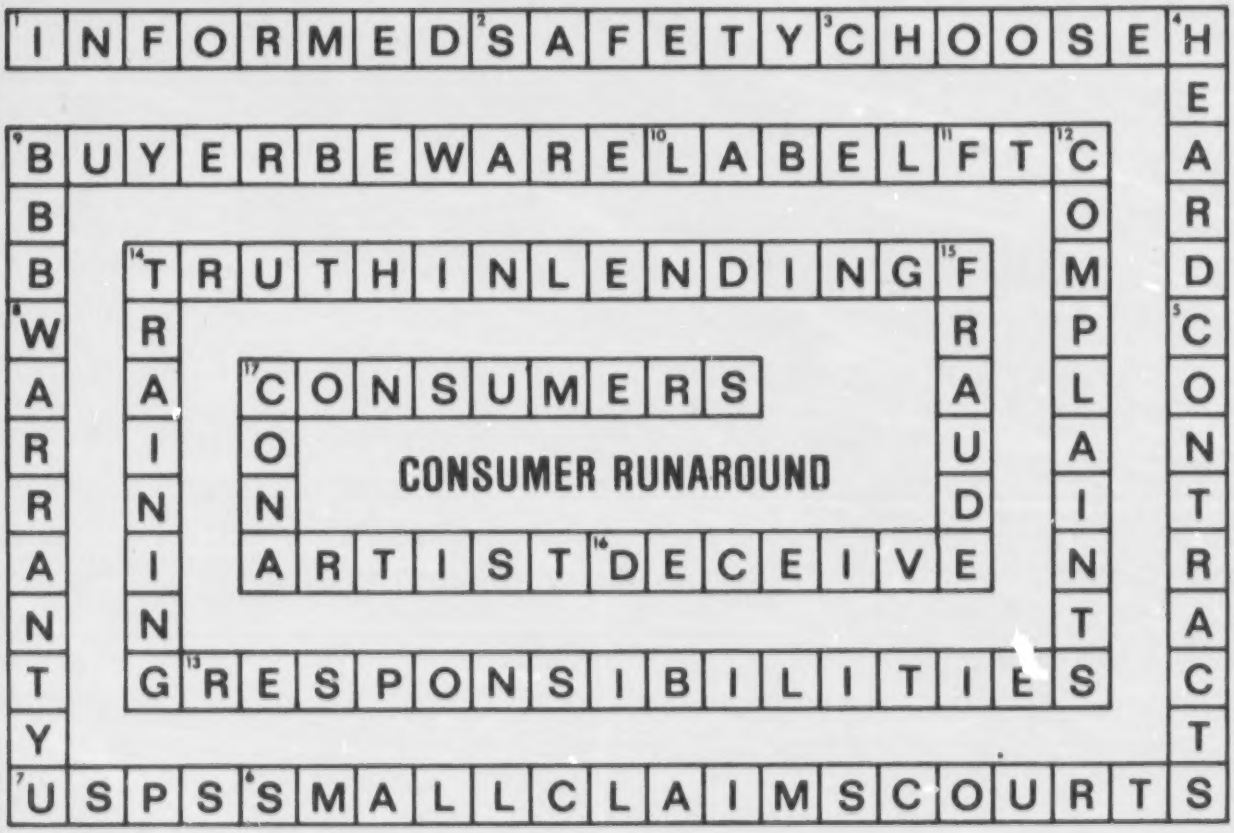
SELECTED ACTIVITIES

Descriptions and examples of selected activities for teaching competencies in the area of Consumer Protection:

1. Consumer Runaround and Solution
2. Redress Scenarios
3. Skit - The Small Claims Court Review



1. - 4. Four basic consumer rights are:
   1. the right to be_____
   2. the right to_____
   3. the right to_____
   4. the right to be_____
5. Agreements between two or more parties, especially one that is written and enforceable by law.
6. Consumer complaints sometimes have to be settled in courts known as _____ _____ _____.
7. This federal agency works to protect consumers from false, dangerous and obscene items sent by mail. (abbreviation)
8. A word that is similar in meaning to "guarantee".
9. (Down) This agency helps to protect consumers from unlawful business practice. (abbreviation)
   (Across) "Caveat emptor" means "Let the _____ _____."
10. An item containing information about the contents, use and care of the product to which it is attached.
11. This federal agency prevents false advertising, packaging and selling, and prevents sale of dangerous products between states. (abbreviation)
12. A consumer who obtains a faulty product has a justifiable _____.
13. Consumers have many rights, but they also have many _____.
14. (Down) Investigate a school before enrolling for special _____.
14. (Across) This law is designed to insure the uniform presentation of important information on credit transactions: _____ _____ _____.
15. The deliberate practice of deception in order to get unfair or unlawful gain.
16. Advertisements with misleading information _____ people.
17. (Down) A person who swindles or dupes victims by first winning their confidence is a _____ _____. (HINT: This answer goes down and across.)
17. (Across) People who buy goods and services.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17 C O N S U M E R S
O
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A R T I S T 16 D E C E I V E
13 R E S P O N S I B I L I T I E S
CONSUMER RUNAROUND
7 U S P S 8 S M A L L C L A I M S C O U R T S

CONSUMER RUNAROUND KEY

REDRESS SCENARIOS

DIRECTIONS: Write each of the following situations on a slip of paper and place in a box. Situations may be duplicated or additional ones made up until there is at least one per student. Have each student draw a situation slip, read the situation, then decide what he or she would do as a consumer. Students may use any available resources needed to arrive at a solution.

SITUATIONS:

1. You have just received a letter in the mail soliciting money to support an orphan child overseas. You are asked to pledge a specific monthly amount for at least one year. You decide to ....

2. A new "doctor" moves into your neighborhood. He advertises in the paper that he can cure all ills without surgery or X-rays. Your reaction is ....

3. You purchased a new automobile two months ago. One of the tires keeps going flat due to a defect in the tire. The car dealer refuses to replace the tire. As a result, you plan to ....

4. A local retail merchant advertises diamond rings at wholesale prices. You decide to ....

5. You have received an unordered package through the mail. It contains Christmas cards to sell. As a result, you ....

6. Last week you took your television to a local repair shop for service. Two days after picking it up from the shop, the same problem with the picture occurs again. As a result, you decide you will ....

7. You purchased a hair dryer at a local department store. Shortly afterward you moved to another city. Your hair dryer needed servicing and you went to a store which carried the same brand. Although your warranty offers free service for the first six months after purchase, the store's manager says that this service can only be provided at the place from which the hair dryer was originally purchased. Your reaction is ....

8. Three months ago you purchased a set of encyclopedias from a door-to-door salesperson, but the books haven't arrived yet. You have been unable to contact the salesperson. As a result, you decide to ....

9. You read in the newspaper that a local store is offering a stereo at an unusually low price. You want to purchase the stereo, but when you arrive at the store the clerk tells you that the advertised model is no longer in stock and tries to sell you a more expensive model. The clerk says they do not know when the advertised stereo will again be in stock and refuses to discuss the matter. You have the choice of talking to the store manager, contacting the Better Business Bureau, writing the State Consumer Protection Office, writing Ralph Nader or doing nothing. You decide to ....

10. As a result of a newspaper advertisement, you go to the supermarket to purchase a package of hotdogs which is advertised for 99¢ You anticipate that the package will contain a pound of hotdogs, since hotdogs are usually packaged by the pound. However, at the store you notice that it is a 12-oz. package. You decide to ....

11. Your local hardware store advertises a set of tools at 30% off for one day only. You go to the store but are unable to find the set of tools as advertised. Your reaction is to ....

12. As a result of a newspaper ad, you go to the drugstore to purchase a bottle of shampoo for 89¢. The regular price is $1.37. When you get home you notice that your register receipt shows that you were charged $1.37 for the shampoo. Your reaction is ....

13. A local fast food chain offers discounts on certain items with one of their coupons. You use the coupon to buy your lunch. Although the coupon promised you 20% off your total bill for the items you bought, the cash register receipt shows that you received only a 15% discount. You decide to ....

Suggested Solutions to Redress Scenarios

1. You decide to ...
   a. Investigate the agency soliciting the contribution to determine:
      (1) Do the donations actually go to support an orphan?
      (2) How much of the donation goes to support an orphan?
      (3) Is this agency recognized by the IRS as a charitable organization?
   b. Determine if any acquaintances know anything about the agency?
   c. Write to the agency and request more information.

2. Your reaction is ...
   a. Do not go to this doctor.
   b. Ask other doctor's advice about this doctor.
   c. Ask for information from the local medical society.

3. You plan to ...
   a. Write to the tire manufacturer.
   b. Write to the car manufacturer.
   c. Inform the local consumer protection agency and secure advice on proper redress action.

4. You decide to ...
   a. Get more information about the quality of the diamonds.
   b. Get price information about comparable diamonds.

5. As a result you ...
   a. Keep the Christmas cards for your own use.
   b. Throw away the cards.

6. You decide you will ...
   a. Return the television to the repair shop and indicate the repairs are unsatisfactory.
   b. Check on the reputation of the repair shop.
   c. If satisfactory adjustments are not made, report the service agency to the Better Business Bureau, the local consumer protection agency and to the manufacturer if it is a licensed service outlet.

7. You reaction is ...
   a. Determine whether you have kept the conditions of the warranty.
   b. Read the warranty to see if it stipulates that service can be provided only at the place where it was originally purchased.
   c. Write to the manufacturer and inquire where the dryer can be serviced.

8. You decide to ...
   a. Write to the publisher of the encyclopedias informing them that the books have not arrived and asking them to:
      (1) Notify you when delivery will be made, or
      (2) Refund the purchase price as delivery was not made within a reasonable time.
   b. Determine proper redress action from consumer protection agency.

9. You decide to ...
   a. Talk to the store manager
   b. Report action to Better Business Bureau and consumer protection agency.

10. You decide to ...
   a. Do nothing -- the advertisement was not misleading -- you made an assumption.

11. Your reaction is to ...
   a. Reread the advertisement for restrictions such as "limited quantities" or "available as long as stock lasts."
   b. Talk to the store manager about the availability of a "rain check."
   c. If the advertisement was misleading, report it to Better Business Bureau.

12. Your reaction is ...
   a. Return to the store with the receipt and request a refund for the overcharge.

Legal remedies may be a final alternative solution to situations 2, 6, 7 and 8.

THE SMALL CLAIMS COURT REVIEW

(Performed by the Para-Legal Players of the Complaint-Mobile)

The Cast

Plaintiff 1 - Mr. Ivan Been Taken
Defendant 1 - Mr. C. U. Later
Judge - Arby Traitor
Witness for the Plaintiff - Uva Been Taken
Witness for the Defendant - Larry Lube
Lawyer for the Defendant - Mason Perry
Narrator
Clerk
Plaintiff 2 - Landlord Herman
Defendant 2 - Rodney Renter
Witness for Defendant - Rhoda Renter

NARRATOR: It is 8:45. A few minutes ago these people were assigned to this courtroom and they are now awaiting the arrival of the Judge. They have just been sworn in...

CLERK: All rise. (Judge enters and everyone rises; as he sits down everyone else sits.)

JUDGE: Good morning, everyone. It is important that you know your rights, and the limits to those rights, prior to my hearing your case today. While this is a court of law, it is different in some respects from other municipal courts. First of all, the maximum you may claim, or sue for, is $750.00. This claim must be made in terms of goods or services and generally may not include any time lost from work or other problems which arose from the event in question. However, most likely, all court costs, including your sheriff's fees for serving someone, can be collected from the defendant should you win. Generally, I will assign all court fees to the judgment debtor, or the person who loses the case.

The plaintiff will state his case first and then the defendant. After the defendant has spoken, the plaintiff will have an opportunity to speak again, or rebut what the defendant has said. As a plaintiff, if you lose your case you have no right of appeal. A defendant, however, does retain this right of appeal by appearing here today. If you are a plaintiff and wish to retain your right to appeal this case, I suggest you not appear today. The clerk will be able to answer any questions you might have, and advise you how to file in the municipal courts.

There is to be no discussion between the plaintiff and the defendant, specifically no arguing. After I have heard both sides of the case you may feel free to leave with me any written material you feel is relevant.

Plaintiff: Person accusing or suing another
Defendant: Person sued or accused

My decision will be sent to you in two or three days. I will not rule, or make any comment, on your case today. Please don't expect one.

Clerk, you may call the first case.

CLERK: The first case on the calendar today is Ivan Been Taken vs. C. U. Later of Used and Abused Autos.

JUDGE: As you approach the bench please enter, and stand, on the appropriate side. The plaintiff is on my right and the defendant on my left. All witnesses should come to the bench at the same time. Mr. Taken, will you please begin.

IVAN: Will I ever Your Honor. I took my volkswagen to Mr. C. U. Later's shop, Used and Abused Auto Repair, for its 20,000 mile check. Well, naturally I assumed they would repair what was necessary, and I trusted their opinion. But when I returned to the shop and saw the bill for $365.00...

UVA: Ivan, please, the bill came to $415.00.

IVAN: Well, who cares about details anyway. As I was saying, before I was so rudely interrupted, I went to pick up the car on Tuesday, or was it Thursday, well anyway some time in November, and well, I mean, you know, what I mean...

UVA: Ivan, how many times do I have to tell you, the details are important. To be exact Your Honor, it was Thursday the 23rd.

IVAN: So when I go and get the car I talked to this mechanic, Larry Lube. Court will show that I am pointing to the defendant's witness who is standing approximately four feet from the lower left hand corner of the judge's bench, within the proximate distance of the...

UVA: Not those kind of details Ivan.

JUDGE: I think that is enough. I have a pretty good idea of where the witness is.

IVAN: Well, naturally being an unsuspecting person and I might add very trustworthy indeed, I paid the bill and believed that it was fair. Of course I was a little concerned during my ride home because the same problems were occurring and I wasn't sure that the car was going to work any better than it had before. Oh well, anyway when I got home that was when the birdie flew out the window if you don't mind my saying, that's an old phrase my granddaddy used to use when he came home drunk at night and old mama was sitting there with her frying pan cocked and ready to go. Well when I got home and showed the bill to Uva, she is taking the mechanics course at the city college, well, she hit the ceiling. What a fight we had. Let me tell you about it...

BONG BONG BONG BONG BONG

NARRATOR: Ivan, Ivan, Ivan, you are making certain errors in your presentation. Your court presentation, including your personal appearance and demeanor must be proper. No offense, Ivan, but you look like a slob. Clean up you act. As for what you say, let's look at what Ivan has brought up while he is dressing. He talked about his grandfather, his phrases, the fight he had with Uva. What he failed to say clearly was that the car had not been repaired properly, that the same car problems persisted after he left the shop, and that his request for a written estimate had not been listened to. Also, Ivan, as I recall, you had requested that the old parts be saved for you. Ivan, when you speak to the Judge, tell him only relevant facts. The Judge has to listen to several cases similar to yours and he doesn't have time to listen to all your ramblings. Although you might understand your story, make sure the Judge does too. As for witnesses, they are important because they corroborate your story. Use them to add significant details but don't expect them to add new or irrelevant testimony, which will only serve to distract the court. Having your witnesses in court is always helpful, especially since they will provide moral support. If you can't for some reason get your witness to come, a written, signed statement might help your case.

Now as Uva prepares to add her story to the record, let's hope she does a better job. Let's get back to the action and see what happens.

UVA: Your Honor, when Ivan first returned home he mentioned that the car was not working very well. Rather than waste any time we went out to look at the car to make sure the tune up had been done. I noticed that the spark plugs had not been changed. The same was true with the oil filter and the oil itself. Secondly, when reading over the repair order I found several questionable charges. First of all, they claim that for $100.00 they changed the air in our tires. Well this is absurd. Allow me to read off some of the other things we were charged for:

1. Dust piston chamber - $30.00
2. Brake shoes and socks - $45.00
3. Grease the brakes - $60.00
4. Head light fluid and muffler bearing - $50.00
5. Radiator flushing and refill (Your Honor our car is a VW without a radiator) - $70.00
6. Wash out gas tank - $60.00

I can tell you, being a mechanic, that these charges are unwarranted...

IVAN: That's funny, Uva. The word you used to describe the repairs the other day was... these repairs are full of...

UVA: Stifle yourself, Ivan. It doesn't take a genius to see what is going on. He is, if you will forgive the expression, padding the bill. The repairs that ought to have been done, changing the oil, condenser, spark plugs, were not done. I have proof of this because I checked them myself. We returned to the shop that day and demanded a refund, which we did not receive. Furthermore, in checking with the Bureau of Automotive Repair and Warranty Company, this repair shop is not licensed in the State of California and the mechanics are not qualified to do warranty work.

BONG BONG BONG BONG BONG

NARRATOR: Uva, Uva, Uva, what a wonderful job! It is always best to go into Small Claims Court knowing the facts and your rights in a certain situation. For example, Uva very smartly returned to the repair shop and gave them the opportunity to repair their mistake. It is always helpful to consult with an attorney if you are unfamiliar with the laws pertaining to a certain situation. Go to court knowing your rights. But don't presume you know too much, or more about the law than you actually do. Knowing the law is the judge's job and he will do a much better job than you in that regard.

Feel free to bring in whatever evidence you feel is important. Bring pictures of before and after, or diagrams detailing a situation. Also there is usually a blackboard in the court which you may feel free to use. For example, Uva, you could have brought the spark plug in, if you felt it was necessary. Let's get back to the action and see how the defendant does.

JUDGE: Thank you very much. C. U. Later, you may now offer your side of the story.

C. U. LATER: Your Honor, my lawyer, Mason Perry, will answer all the possible questions your eminence might deem necessary. (Mason Perry approaches the bench looking even more sinister than his client.)

MASON: Howdy Your Honor, I represent the law firm of Dewey, Cheaten and Howe. My client here...

JUDGE: I am sorry, Mr. Perry. You of all people should know that attorneys are not permitted in Small Claims Court. The only possible way for a lawyer to enter is if he is a litigant in the proceedings. May I suggest that you leave the court immediately.

MASON: May it please the court, that is precisely the trouble with Small Claims Court. This is a travesty of justice. Everyone knows that it takes a lawyer to get to the heart of justice. I have an uncanny ability to search out the truth.

JUDGE: Mr. Perry, would you please leave the court now. (Mason slinks out of the courtroom, but first whispers furtively to C. U. Later.)

C. U. LATER: See you later, Perry. Your Honor, I am appalled. I've been in this business longer than that squirt has been alive and I have never, and I mean never, been accused, slandered and treated in such an outrageous manner. I am so mad I could sue.

IVAN: Ha, Ha, I beat you to it.

BONG BONG BONG BONG BONG

NARRATOR: Now boys, calm down. You are, in a way, both wrong. First of all, you should never talk out of turn, and specifically, don't ever argue. If the judge needs additional information, he will ask for it.

As for who is going to sue whom, it is true Ivan, that you beat him to it, but that does not mean Mr. Later can't sue you. Let's talk about this for a minute. When C. U. Later learned that he was going to be sued, he had four alternatives. He could have tried to settle with the plaintiff and if successful the plaintiff would have dropped the case. He also could have defaulted, which means not shown up today. This would have given the judgment automatically to the plaintiff and is called winning by default. This is not an advisable thing to do. No matter when, or for what reason, you are being sued, it is always advisable to appear in court. An example to illustrate this point is the case of a defendant who legitimately owes a business money, intends to pay when he can, but meanwhile is being sued by the business for the payments. The defendant ought to appear in court and explain to the judge his inability to make payments at this time. The judge, upon request, will establish a new, more realistic, payment schedule.

If you find out you are being sued and believe you have a legitimate case against the person suing you, you can protect yourself by countersuing. This is called filing a Claim Against Defendant and allows you to both defend yourself against the plaintiff's claims while claiming damages from the plaintiff for yourself. Finally, you can come to court and defend yourself as you are doing now. Let's get back to the action and see what happens.

JUDGE: This is a court of law. I will have to ask you to refrain from talking between yourselves.

C. U. LATER: Anyway, Your Honor, I am a professional. I know my business and no pipsqueak and his mechanic wife are going to tell me how to run my business. I am a regular contributor to the Rarely Regulated Wrenches Society and an active contributor to the ERA.

UVA: You mean you contributed to the Equal Rights Amendment.

C. U. LATER: Heck no. The ERA I'm talking about stands for Excessive Rates Always. As I was saying, I have here (opens brief case and reams of paper, junk, headlight wrenches, etc., fall out) affidavits of my good character and professional reputation from my mother, Issy Later, my sister, Bee Later, and my brother, Never Later, who happens to own his own repair shop in Emeryville. I have also brought my master repairman, Larry Lube, here to testify today.

BONG BONG BONG BONG BONG

NARRATOR: C. U. Later, you are digging your own grave deeper and deeper. You have not addressed yourself to the specific accusations and you seem to be avoiding the real issues. Furthermore, if you plan on presenting anything written to the Judge, make sure it is brief and concise. The Judge will read it. However, it should be clearly outlined, detailing the salient points and not much more. So far your testimony has not only made you look more guilty, but you haven't addressed yourself to the problem at hand. Also, your material is disorganized and confused. Back to the action.

JUDGE: Mr. Lube, can you shed some light on the circumstances?

LUBE: Your honor, I only did what I was told to do. It is the company policy to charge a standard rate for repairs and to tack on the additional description of what we do. Really, I don't know nothin' from nothin' about cars. I'm just trying to work my way through college.

JUDGE: Does the Plaintiff have anything else to add?

C. U. LATER: Wait just a minute Judge. I am not finished. First off, Lube, you're fired. Secondly, if you'll read this section from the "Professional Auto Repairman's Guide to Justifying Your Work," you will see that after 20,000 miles the tires should be rotated. Well, I figured that it would be faster and cheaper and more efficient to simply rotate the air in the tires. And, think of how much labor time is involved in waiting while all the air hisses out that itsy bitsy little hole. Of course, I make a little more money on the labor, but that is the American Dream. As for dusting the piston chamber, well you just should see how dirty the darned things were. They were disgusting. We're doing our customers a service. And look at the thanks I get, will you.

JUDGE: Does anyone wish to add more?

(All look at each other and shrug, but say nothing.)

JUDGE: The case rests. Thank you all for coming. You will be receiving my judgment in the mail in several days.

Scene Two

JUDGE: Clerk, you may call the next case.

CLERK: Landlord Herman vs. Rodney and Rhoda Renter. Please approach the bench.

JUDGE: Mr. Herman, as Plaintiff, you may tell your side of the story first.

HERMAN: I rented one of my better apartments to that couple over there and their three ill-mannered children. I have had nothing but trouble since. They skipped out on me before paying their last month's rent, and that's what I'm here to collect.

RHODA: Rent, Rent? It was all spent!
It had to go when the plumbing went.
The rain came in through the leaky ceiling
But Landlord Herman showed no feeling!
What did he say to all our blight?
He simply dropped right out of sight!

JUDGE: Mrs. Renter, please refrain from speaking out of turn.

HERMAN: Thank you, your Honor. I am in court today to sue these people for the last month's rent they owe me. They lived in the apartment for six months, but paid for only five. Your Honor, this case is cut and dry--I want the $250.00 that's owed to me in back rent. As far as I'm concerned, a deal's a deal.

JUDGE: Thank you Mr. Herman. Would the defendants please tell their side of the story?

RODNEY: Your Honor, I agree, a deal is a deal and one of the deals we made with Mr. Herman was he agreed to do certain repairs and to make the place fit for human habitation. Believe me, when we first saw it, it was pretty disgusting.

RHODA: Disgusting is hardly the word!
It was really quite absurd.
When the children spoke
The windows broke.
When we saw the mice,
They were followed by lice.
When the roof began to leak
Our house looked like a creek.

RODNEY: After asking time and time again that Landlord Herman live up to his word, we finally decided we had to move. Meanwhile, we had spent our own money on repairs and have receipts to document them. Mr. Herman refused to reimburse us, so we decided our only recourse was to move out without paying our last month's rent. Now we want this guy off our backs, and we want him to return our security deposit. That's the reason we filed a Claim Against Plaintiff when we received our notice to appear in court.

RHODA: There is a lot involved
That we want soon resolved.

BONG BONG BONG BONG BONG

NARRATOR: Good for you Rodney and Rhoda. When you received notice that you were being sued you didn't ignore the papers. Many people who are summoned to appear in court lose their case because they don't bother to prepare their case. So when you are served, don't stall; get help immediately from Legal Aid or other community organizations available to help you. A quick phone call could save you a lot of money.

As for the Renter's, not only did they learn their rights, they also prepared a defense and a strategy for themselves by filing a Claim Against Plaintiff. Just like in football, they are now on the offense, protecting their rights.

Remember, in some cases you may not have a right to counter sue. However, in this case both parties feel that they are owed money. Landlord Herman wants his rent, and Rodney wants his security deposit back. This is a good example of when the Claim Against Plaintiff is the right move to make.

O.K. Rodney, now show us some proof of your claim.

JUDGE: Mr. Renter, may I see the receipts of payment you made for repairs? (Rodnev passes some papers to the Judge.) I see you spent $60.00 to get your roof fixed. Did you ever request that Mr. Herman take care of that work before you took action yourself?

RODNEY: Yes, Your Honor. Not only did I call Landlord Herman, I wrote him a letter telling him about the leaks. I have my receipt of certified mail as proof. In the letter I told him that I expected him to fix the leak within a month. When the month passed we had the work done and deducted the cost from our rent.

JUDGE: Mr. Herman, do you want to respond?

HERMAN: Your Honor, I am not on trial here. Since when do I have to defend myself when someone rightfully owes me money. Besides, this rain is only temporary. We'll be back to the drought in no time and they'll forget the roof even leaks. This is an unnecessary repair, a luxury, and I don't want to waste good money on it.

JUDGE: Thank you everyone. You will receive my decision in the mail in several days.

Prepared by: Consumer Fraud/White-Collar Crime Unit
San Francisco District Attorney
880 Bryant Street
San Francisco, CA 94103

CONSUMER PROTECTION RESOURCES

Printed Materials

Title: Complaint Power, 1976 ($1.00)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: A justifiable complaint, properly addressed to the right person(s), is a potent tool in keeping the market place honest. This series of articles covers consumers' rights and responsibilities, ways to obtain redress of grievances, protection provided by government agencies, etc. A skit, "No More Ms. Nice Guy", demonstrates verbal skills used in getting a refund for a defective purchase. "The Art of Complaining" tells how to organize one's complaint and shows several sample complaint letters.

Audience: Senior-high and adult students

Title: Consumer Comix

See Purchasing Goods and Services Resources

Title: Consumer Contracts Learning Activity Package by William L. Johnston, 1975 ($12.50)

Source: United Graphics, Inc.
P.O. Box 24287
Seattle, WA 98124

Content: Divided into six parts, Consumer Contracts first introduces students to the definition of a contract, followed by an explanation and examples of the four elements common to all legal contracts--mutual assent, consideration, competent parties, and legality. Part Three introduces students to the different kinds and types of contracts and the situations in which each is used. Part Four lists the information contracts should contain and shows an example of a properly filled out conditional sales contract. Part Five discusses ways consumers may protect themselves before signing any contractual agreement. The last part briefly describes the factors which have produced the popularity of marriage contracts. A pre- and post-test are included.

Audience: Senior-high students

Title: Consumer Law: Rights and Responsibilities (a resource kit for consumer education), 1971 ($49.50)

Source: Changing Times Education Service
EMC Corporation
180 East Sixth Street
Saint Paul, MN 55101

Content: Consumer Law focuses on the relationship between the law and consumers' rights. It contains four units structured around the four consumer rights as outlined by President Kennedy in 1962: the right to be informed, the right to safety, the right to choose and the right to be heard. A variety of activities and resources are used to present information about consumer law, including a record, a bulletin board project, a wall chart, a simulation activity, transparency masters, full-color transparencies on contracts, and case study booklets. Background information and a list of additional resources are provided for the teacher.

Audience: Senior-high and adult students

Title: The Consumer Movement in America

Source: Gulf Oil Corporation
c/o Barbara Bland
Director, Consumer Affairs
P.O. Box 1563
Houston, TX 77001

Content: This kit contains five elements that can be used throughout a unit on consumer issues and problems. These five elements include:

1. Teacher's resource booklet, The Consumer Movement in America: Historical Highlights, in which the historical eras of our country and how each affected consumer life are presented.

2. Student materials - reports and research projects - reprinted from sections of the teacher's resource booklet.

3. Picture cards depict the nation's past, giving attention to the life styles and consumer practices of each era.

4. Filmstrip, "A look at the Consumer Through History." The cassette is a recording of conversations that the people in the picture cards might be having, in the context of the time and place shown. Questions are asked after each frame for class discussion.

5. Dramatic presentation, Who's Got the Button?, to be produced by the students. It offers students a chance to make comparisons about consumers and consumer issues in the past and present.

Audience: Junior-high and senior-high students

Title: The Law as a Tool (an educational resource kit in consumer protection), 1979 ($15.00)

Source: J.C. Penney Company, Inc.
Consumer Education Department
1301 Avenue of the Americas
New York, NY 10019

Content: This kit is an excellent tool for teaching what is a contract, what makes a contract legal, and what can be done if either party breaks a contract. A chalk talk provides the teacher with factual material and a framework for presenting the principles of consumer law. Concepts are highlighted and terms are clearly defined. The Contract Game may be used to reinforce and/or evaluate students' knowledge of basic concepts of consumer law. "The Case Study of Joe Minor" helps students differentiate between legal contracts and social agreements and how laws affect minors with regard to contracts. A filmstrip, "It's a Deal," provides students with excellent information about the elements of a contract and how to distinguish between enforceable contracts and social agreements.

Audience: Senior-high students

Title: The Marketplace: A Resource Kit for Teaching Consumer Education, 1975 ($49.50)

Source: Changing Times Education Service
EMC Corporation
180 East Sixth Street
Saint Paul, MN 55101

Content: The Marketplace consists of three units--How to Use Advertising, Avoiding Gyps and Frauds, and Safeguards for Shoppers. A variety of materials, student-learning activities and suggested teaching strategies is combined to motivate student interest in developing basic consumer skills. Student activities involve real-life decision making in addition to role plays, educational games and puzzles, field work and interviews. Media in the units include transparencies, charts, materials for bulletin board displays, and recorded dialogs. Each unit contains a booklet for student use and a teacher's guide, along with the other materials. Decision making, value judgments, fact-finding, problem solving, planning for future goals and critical thinking are some of the major skills and experiences developed in the Marketplace Resource Kit.

Audience: Senior-high students

Title: People and the City--Buyers Beware

See Purchasing Goods and Services Resources

Title: See You in Court! How to Use Small Claims Courts, 1975 ($1.00)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: "See You in Court" explains the purpose, costs, procedures and some of the advantages of small claims courts. Articles discuss when one should consider bringing suit (which is only after exhausting all other means of getting satisfaction); how to bring the suit to court, how to present the case to the judge, and how to collect damages in difficult situations. A chart acquaints readers with the "benchmarks of small claims courts" in each state: name of the court, maximum claim, and attorneys allowed for which, if either, side(s). Some of the terminology is understandable legalese, but students interested in the subject should find it informative and readable.

Audience: Senior-high and adult students

Title: "The Small Claims Court Review" (Free single copy)

Source: Consumer Fraud/White-Collar Crime Unit
San Francisco District Attorney
880 Bryant Street
San Francisco, CA 94103

Content: Full of humor and action, this skit thoroughly acquaints both actors and audience with the purpose and proceedings of a small claims court. Two scenes enact two cases--the first involving a suit between Mr. Ivan Been Taken, a customer dissatisfied with his car repair bill, and Mr. C.U. Later, owner of Used and Abused Autos. Ivan illustrates the incorrect way to present a case, while his wife, Uva, straightens out the facts. The narrator comments on the characters' actions and recapitulates the correct procedures to be followed by both the plaintiff and the defendant. Scene Two presents the case between Mr. Landlord Herman and Mr. Rodney Renter. This time, the landlord has brought suit against his tenants for not paying the rent. However, tenants Rodney and Rhoda counter sue their landlord because he hasn't fulfilled his agreement to make certain repairs. Both parties present their grievances and both parties believe they have a winning case. However, both scenes of the skit are open-ended, with the judge telling the parties that they will receive his or her decision in the mail in several days. Excellent opportunity is given for students to decide, as individuals or in groups, in whose favor the judge's decision should be made, and why. (It is suggested that legal terms should be defined before acting out or reading the skit.)

Audience: Junior-high, senior-high and adult students

Title: Young Consumers Law in Action Series by Linda Riekes and Sally Mahe, 1975 ($8.95)
Teacher's Guide ($4.00)
Filmstrip ($6.50)

Source: West Publishing Company
50 West Kellogg Boulevard
P.O. Box 3526
Saint Paul, MN 55102

Content: Young Consumers, in summary, "presents general introductory information about the world of consumer protection while addressing itself to experiences with buying that are common to young people." Twenty-four lessons, each covering

a specific objective, consider the topics of advertising, purchasing goods and services and rip-offs. Cartoon illustrations, photographs, open-ended stories, articles and activities are all geared to young consumers--junior-high age and above. A variety of activities is suggested which require students to take what they have learned inside the school and use it outside in the community. Information is expressed in terms of its relevance to students' experiences as consumers. A teacher's edition and filmstrip are also available.

Other paperbacks available in the Law and Action Series are Juvenile Problems and Law, Youth Attitudes and Police, Courts and Trials and Lawmaking. Each book has a teacher's edition and a correlated silent filmstrip.

Audience: Junior-high and senior-high students

Audio-Visual Materials

Title: "Complain, Complain" (slides with cassette) by Gulf Oil Corporation ($9.00)

Source: VPI & SU Project Staff

Content: "Prepare, beware, compare and care" is the basic message presented in this slide set. In cartoon fashion, slides impress upon viewers the importance of exercising their consumer rights in order to protect their consumer rights. For example, while many are content to "let Ralph do it", a concerned citizen's appropriately addressed complaint can make a difference in the long run in government regulations and amount of taxes needed to enforce those regulations. The slides may be used to generate a discussion on consumers' rights and responsibilities and the effect of consumers' choices on the economy.

Audience: Senior-high students

Title: "Consumer Con Capers" (16mm, 23-minute color film) (Cost varies)

Source: Learning Resource Center
Film Library, Patton Hall
VPI & SU
Blacksburg, VA 24061

OR

Pyramid Films
2801 Colorado Avenue
Santa Monica, CA 90404

Content: This film features the gullible Gulley's, a family with a knack for being tricked by every scheme that comes along, including bait and switch, heating unit fraud, work-at-home schemes, limited-time-only offers and misleadingly low per-week price quotations. Fortunately for them, however, the Gulley's also have the ability to reverse time and confront each situation again--this time knowing how to avoid being conned. This approach to frauds and deceptions, and how to steer clear of them, is both entertaining and informative, especially for younger audiences.

Audience: Junior-high, senior-high and adult students

Title: "The Consumer--Frauds and Deceptions" (filmstrip with cassette) ($30.00)

Source: Current Affairs Films
24 Danbury Road
Wilton, CT 06897

Content: This filmstrip introduces students to several of the more common frauds and deceptions--how they work and why consumers fall for them. The best way to avoid illegal market-place practices is, as the filmstrip points out, to be aware of them. The accompanying discussion guide provides teachers with suggested preview questions and follow-up discussion questions and activities.

Audience: Senior-high and adult students

Title: "Jack the Rip Offer" (slides with cassette) by Gulf Oil Corporation ($5.75)

Source: VPI & SU Project Staff

Content: In a light, humorous vein, cartoon characters portray Jack the Rip Offer and his victims in the market place. The narrator follows Jack's schemes--bait and switch, free offer, fly-by-night, last chance, pyramid, and talent schemes--admonishing his viewers that nothing is ever free. This slide set is a good introduction to a unit in consumer protection.

Audience: Junior-high and senior-high students

Title: "Justice in the Marketplace" (filmstrip with cassette) ($49.50)

Source: Changing Times Education Service
EMC Corporation
180 East Sixth Street
Saint Paul, MN 55101

Content: This filmstrip presents five situations using a case study approach emphasizing the concept that the consumer has the right to be heard. Each situation includes redress to a different source. These include (1) complaining to the source, (2) third-party mediation, (3) government consumer agencies, (4) small claims court, and (5) using a lawyer. Each case study ends with open-ended questions.

Audience: Senior-high and adult students

Title: "The Owl Who Gave a Hoot" (16mm animated, 14-minute color film), 1972 (Cost varies)

Source: Virginia Office of Consumer Affairs
3016 Williams Drive
Fairfax, VA 22031

OR

Learning Resource Center
Film Library, Patton Hall
VPI & SU
Blacksburg, VA 24061

Content: Animal characters portray consumers being victimized by dishonest merchants in the marketplace. Unwitting consumers are shown being deceived by such schemes as bait and switch, sales on approval, sales of shoddy merchandise and one-sided credit terms. But, things change when Mr. and Mrs. Owl move into the neighborhood. They refuse to fall for such schemes and organize a Community Action Program with their neighbors and thereby rid the neighborhood of predatory merchants.

This film impresses upon viewers the impact organized group action can have in protecting consumers' rights in the marketplace. The film is especially suitable for low-income groups of all ages.

Audience: Junior-high, senior-high and adult students

Section II

CONSUMER EDUCATION TESTS

- CONSUMER PROFILE SURVEY
- CONSUMER SKILLS ASSESSMENT PRETEST
- CONSUMER SKILLS ASSESSMENT POST-TEST

CONSUMER PROFILE SURVEY

PART I

Directions: For each item in Part I, place an X in every blank that applies. Remember, there are no right or wrong answers; answers should reflect just the way you feel.

1. ____ male
   ____ female

2. Age _____

3. Grade in school ____

4. Amount of weekly spending money:
   ____ less than $5
   ____ $5 - $10
   ____ $10 - $20
   ____ over $20

5. Source of money:
   ____ job
   ____ regular allowance
   ____ parents
   ____ gifts
   ____ other: _____

6. Things on which my money is regularly spent:
   ____ clothes
   ____ cosmetics and grooming aids
   ____ records and tapes
   ____ magazines and books
   ____ dates
   ____ gifts
   ____ snacks and lunches
   ____ recreation, movies, school activities
   ____ school supplies
   ____ contributions
   ____ car expenses
   ____ other: _____

7. The way I feel about most of my purchases is:
   ____ satisfied
   ____ dissatisfied

8. Five things that influence my spending choices most are:

____ parents and family
____ movies, sports, politics
____ newspapers
____ magazines
____ other students
____ friends
____ television
____ teachers
____ church
____ other: _____

_____

9. Five things I would like to learn most in consumer education are:

____ how to get more for my money
____ how to decide what to buy
____ how to judge the quality of goods and services
____ how to use banks
____ what laws protect consumers
____ how the economy works and how it affects me
____ how to use credit
____ how to avoid being cheated
____ what to do when goods and services are not satisfactory
____ where to shop
____ other: _____

_____

10. Phrases that describe me include:

____ I never have enough money
____ I have a savings account
____ I have a regular job
____ I get money when I ask for it
____ I have a checking account
____ I can buy most things I want
____ I have more money than I need

11. My family:

____ discusses money matters together
____ buys expensive items on time
____ plans ahead for major expenses
____ always seems short of cash
____ often cannot buy what we need
____ uses credit cards
____ does not plan spending
____ usually can buy what we need
____ saves regularly
____ spends carefully
____ agrees about money matters
____ always seems to get cheated
____ makes lots of money mistakes
____ frequently has money problems

12. Here are some reasons to save money. Check those that are important to you.

____ to buy something you can't afford now
____ to take care of emergencies
____ to pay for an education
____ to get married
____ just to have money in the bank
____ because your family expects you to save money
____ to earn interest on the money
____ to avoid using credit to buy something

PART II

Directions: For each item in Part II, place an X over the number which represents your answer. If you change an answer, be sure to erase your old answer completely, then mark your new response.

Again in this section, the only right answers are your answers.

EXAMPLE

	A great deal	Some	Little	Nothing
How much do you know about how economic conditions and consumer decisions in this country affect each other?	(1)	(2)	(3)	(4)

	A great deal	Some	Little	Nothing
1. How much do you know about how to establish and use credit?	(1)	(2)	(3)	(4)
2. How much do you know about how to avoid being misled or cheated when you purchase goods and services?	(1)	(2)	(3)	(4)
3. How much do you know about how to protect yourself when you receive goods or services that are not satisfactory?	(1)	(2)	(3)	(4)
4. How much do you know about how to compare the quality and prices of goods and services?	(1)	(2)	(3)	(4)
5. How much do you know about how to save and invest your money?	(1)	(2)	(3)	(4)

6.-10. Did the following ever help you in learning about the above items:

	Yes	No	I don't know.
6. School	(1)	(2)	(3)
7. Family	(1)	(2)	(3)
8. Friends	(1)	(2)	(3)
9. TV, Radio, Newspapers, Magazines	(1)	(2)	(3)
10. A community program	(1)	(2)	(3)

11.-23. For each of the questions on this and the next page, the answer choices are "Always," "Frequently," "Sometimes," "Never," or "No experience with the activity." For each part, choose the response that best describes how often the statement applies to you.

		Always	Frequently	Sometimes	Never	No experience with the activity
11.	Compare price and label information on similar products?	(1)	(2)	(3)	(4)	(5)
12.	Return merchandise that is unsatisfactory?	(1)	(2)	(3)	(4)	(5)
13.	Purchase brand name products even if they cost more than other products?	(1)	(2)	(3)	(4)	(5)
14.	Consider product advertisements on TV an important reason for buying a product?	(1)	(2)	(3)	(4)	(5)
15.	Check quality and performance ratings of major purchases in a consumer report publication before buying?	(1)	(2)	(3)	(4)	(5)
16.	Check the company's reputation before agreeing to an expensive service or repair?	(1)	(2)	(3)	(4)	(5)
17.	Keep a written record of your expenses?	(1)	(2)	(3)	(4)	(5)
18.	Complain to the manager or owner if you receive unsatisfactory goods or service from a company or store.	(1)	(2)	(3)	(4)	(5)
19.	Get estimates from several places before agreeing to an expensive service or repair?	(1)	(2)	(3)	(4)	(5)

		Always	Frequently	Sometimes	Never	No experience with the activity
20.	Keep copies of sales slips after making purchase of product or service?	(1)	(2)	(3)	(4)	(5)
21.	Keep copies of warranties when purchasing product or service that involves a warranty?	(1)	(2)	(3)	(4)	(5)
22.	Write to the officials of a company when receiving unsatisfactory service from a company that operates regionally or nationally?	(1)	(2)	(3)	(4)	(5)
23.	Send the details of your complaint to the state attorney general and/or a consumer protection agency when a business refuses to pay any attention to your complaint?	(1)	(2)	(3)	(4)	(5)

24.-29. Below are some consumer problems. Indicate whether or not you would complain to the person you think is responsible in the following situations.

		Definitely would complain	Probably would complain	Probably would not complain	Definitely would not complain
24.	Your auto repair bill was $100 over the original estimate.	(1)	(2)	(3)	(4)
25.	Your new dental filling fell out.	(1)	(2)	(3)	(4)
26.	Cottage cheese you bought was spoiled.	(1)	(2)	(3)	(4)
27.	Blue jeans you saw advertised on sale were not available at the store.	(1)	(2)	(3)	(4)
28.	A $50 friendship ring you bought for your friend turned his or her finger green.	(1)	(2)	(3)	(4)
29.	A salesperson refused to sell you a stereo that the store advertised at a very low price. He claimed it was a demonstration model and instead tried to sell you a more expensive stereo.	(1)	(2)	(3)	(4)

THE END

CONSUMER SKILLS ASSESSMENT

PRETEST

INTRODUCTION - This test contains exercises that will show how well you can use certain skills that are important to you in making effective purchase and money management decisions and protecting your rights as a consumer.

DIRECTIONS FOR ANSWERING EXERCISES - Each of the exercises is followed by several suggested answers. Choose the answer that you think is best, then locate the corresponding section on the separate answer sheet and fill in one circle for the answer you have chosen. All answers must be recorded on the answer sheet.

Some exercises have answer choices listed down the page as shown in the example below.

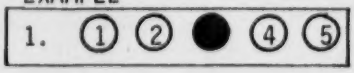
Example

If a 6-ounce can of soup costs 24¢, what is the cost per ounce?

(1) 2¢
(2) 3¢
(3) 4¢
(4) 5¢
(5) I don't know.

The answer to the example is (3) 4¢. In the block below, the circle with the number 3 has been filled in to indicate the correct answer. Fill in your answers on the answer sheet in the same way.*

EXAMPLE



Work as quickly and accurately as you can. If you have trouble with one question, skip it an go on to the next question. You may go back to any test item later if you have time.

*Computer test-scoring answer sheets were used to facilitate scoring of the pre- and post-tests. If this option is not feasible, students may simply mark an X through the desired response.

WEEKLY BUDGET A	
Ride to work	$ 1.50
School (paper, pens, etc.)	2.00
Entertainment	3.00
To aunt and uncle for food	15.00
Savings	3.50
	$25.00

WEEKLY BUDGET B	
Ride to work	$ 1.50
School (paper, pens, etc.	1.00
Entertainment	7.50
To aunt and uncle for food	5.00
Savings	10.00
	$25.00

WEEKLY BUDGET C	
Ride to work	$ 1.50
School (paper, pens, etc.)	.75
Entertainment	4.00
To aunt and uncle for food	7.00
Savings	11.75
	$25.00

WEEKLY BUDGET D	
Ride to work	$ 1.50
School (paper, pens, etc.	.75
Entertainment	5.00
To aunt and uncle for food	2.00
Savings	15.75
	$25.00

Which budget would be <u>best</u> for helping Mike save enough money to buy a car and also help his aunt and uncle as much as possible with their food expenses?

(1) Weekly Budget A
(2) Weekly Budget B
(3) Weekly Budget C
(4) Weekly Budget D
(5) I don't know.

2. Lilly and her sister want to redecorate their room. They decide it has the following problems:

- The room seems cold because it has gray walls and no carpeting.
- Their bedspreads are faded.
- The curtains are torn.
- The lamp in the room sputters and blinks.

The girls have found the following costs of items they could use to redecorate their room.

Wall to wall carpeting	$39.99
Small throw rug	8.95
Set of matching curtains and bedspreads	27.10
Bamboo shades to replace curtains	7.98
Dye to change color of bedspreads	1.09
Paint to cover walls	14.98
New lamp for room	15.00
Repair of old lamp	7.00

Lilly and her sister can only spend $40 on their room, but they want to take care of as many problems as they can. Which combination of items on this page should they buy to take care of as many problems as they can for $40?

(1) Bamboo shades to replace curtains, dye to change color of bedspreads, paint to cover walls, new lamp for room

(2) Small throw rug, set of matching curtains and bedspreads, paint to cover walls, repair of old lamp

(3) Small throw rug, bamboo shades to replace curtains, dye to change color of bedspreads, paint to cover walls, repair of old lamp

(4) Small throw rug, bamboo shades to replace curtains, dye to change color of bedspreads, paint to cover walls, new lamp for room

(5) I don't know.

3. George wants to complete his federal income tax forms correctly. From which of the following sources can he get help completing his tax forms?

   A. A private tax expert
   B. A Social Security office
   C. An Internal Revenue Service office
   D. A federal income tax instruction booklet

   (1) A, B, and C
   (2) A, C, and D
   (3) A and D only
   (4) All of the above
   (5) I don't know.

4. Jan, who is starting her senior year in high school, plans to attend college next year. She needs $300 to help with the extra expenses that will occur during the first semester of college. She intends to work after school during her senior year in high school. Which one of the following actions would be most practical for getting the $300?

   (1) Deposit a part of her weekly pay in a regular savings account.
   (2) Deposit a part of her weekly pay in a checking account.
   (3) Borrow $300 from a savings and loan association.
   (4) Place a part of her weekly pay in a safe deposit box in a bank.
   (5) I don't know.

5.-7. Which of the following statements about savings accounts are accurate and which are inaccurate?

	Accurate	Inaccurate	I don't know.
5. A savings account pays interest at regular intervals on money deposited.	(1)	(2)	(3)
6. The interest rates on savings accounts are the same at every bank or savings and loan association.	(1)	(2)	(3)
7. Almost all commercial bank savings accounts are insured for up to $40,000 by the federal government.	(1)	(2)	(3)

8.-13. Which of the following statements about checking accounts are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
8.	A checking account provides a convenient, safe way of paying bills.	(1)	(2)	(3)
9.	A charge may be deducted by the bank from a checking account to pay for service.	(1)	(2)	(3)
10.	Cancelled checks can be used as receipts for bills paid.	(1)	(2)	(3)
11.	Overdrawing a checking account can cost a person money.	(1)	(2)	(3)
12.	It is important to write "For Deposit Only" above the signature on the back of a check sent by mail to a bank.	(1)	(2)	(3)
13.	When an account is opened with an out-of-town check, you can usually make immediate withdrawals from that account.	(1)	(2)	(3)

14. Which one of the following usually charges the highest rate of interest on a loan?

(1) Local bank
(2) Personal finance company
(3) Credit union
(4) Savings and loan association
(5) I don't know.

15. You need a lawyer, but can't afford to pay one. Which <u>one</u> of the following would be the <u>best</u> action to take?

(1) Call the courthouse and ask about legal fees.
(2) Call the local Legal Aid Society for information.
(3) Call the public library for information.
(4) Pick a lawyer's name from the phone book and call for information.
(5) I don't know.

16.-20. Mr. Kelly charged some furniture purchases at the Ogden Furniture Company. His monthly statement from the store is shown below. Look at the statement, then answer the questions on the next page.

OGDEN FURNITURE COMPANY

Account Number 82221

Billing Date: 3-31-75

J. Peterson Kelly
22 Humbolt Street
Mercury, Nevada 89023

Minimum Payment: $10.00

(Please note any address change on the other side of this statement.)

Amount Enclosed $_____

Please enclose this portion with your payment.

Previous Balance	Date	Acct. No.	Description	Charges	Paymts	Credits	Finance Charge
181.32	03065	82221	Payment		30.00		
	03135		Payment		25.00		
			Average Daily Balance is	160.99			1.61

The FINANCE CHARGE is computed by applying a periodic rate of 1% (12% ANNUAL PERCENTAGE RATE) to the average daily balance. The average daily balance is determined by totaling the balances outstanding for each day in the billing cycle and dividing that total by the number of days in the billing cycle. The outstanding balance for any given day is determined by adding to the prior day's ending balance any purchases made and subtracting any payments received or credits given. A maximum FINANCE CHARGE of 50¢ will be imposed if the average daily balance does not exceed $50.00. No FINANCE CHARGE will be assessed for a billing period in which there is no previous balance or during which payments and credits equal or exceed the previous balance. To avoid additional finance charges pay the new balance not later than the last day of the month following your billing date.

Min. Payment	IF YOU PREFER MONTHLY TERMS PAY THIS AMOUNT	YOU CAN PAY EITHER WAY	IF YOU PREFER A REGULAR CHARGE PAY THIS AMOUNT	New Balance
10.00				127.93

16. How much money does Mr. Kelly owe the Ogden Furniture Company?

(1) $55.00
(2) $127.93
(3) $160.99
(4) $181.32
(5) I don't know.

17. What is the least amount of money he can pay this month on his account?

(1) $1.61
(2) $10.00
(3) $127.93
(4) $181.32
(5) I don't know.

18. How much money has Mr. Kelly already paid on his account?

(1) $10.00
(2) $55.00
(3) $160.99
(4) $181.32
(5) I don't know.

19. What is the finance charge for this monthly statement?

(1) $1.61
(2) $10.00
(3) $127.93
(4) $160.99
(5) I don't know.

20. How much money should Mr. Kelly pay the Ogden Furniture Company to avoid any additional finance charge?

(1) $1.61
(2) $10.00
(3) $127.93
(4) $160.99
(5) I don't know.

21. Jerry bought an old Ford for $900.00. He paid $200.00 down and borrowed the rest. The total finance charge was 10% of the loan. He paid off the loan and finance charge in 10 equal installments. How much was each installment? (You may use a piece of scratch paper to work this problem out.)

(1) $90.00
(2) $70.00
(3) $77.00
(4) $79.00
(5) I don't know.

22.-25. Virginia applied for a credit card at a department store. The store investigated Virgin a's credit background and this is what they found. Virginia is 21 and divorced. She has many charge accounts. Several times she has missed one or two payments on a charge account.

	Yes	No	I don't know.
22. Can the department store legally refuse credit to her because she is only 21 years old?	(1)	(2)	(3)
23. Can the department store legally refuse credit to her because she is divorced?	(1)	(2)	(3)
24. Can the department store legally refuse credit to her because she has missed one of her payments?	(1)	(2)	(3)
25. Can the department store legally refuse credit to her because she has too many charge accounts?	(1)	(2)	(3)

26.-34. Which of the following statements about renting are generally accurate and which are inaccurate?

	Accurate	Inaccurate	I don't know.
26. It is usually easier for a renter to change residences than it is for a home owner.	(1)	(2)	(3)
27. Renting usually involves a larger initial payment than purchasing a home.	(1)	(2)	(3)
28. A renter usually has lower maintenance costs than a homeowner.	(1)	(2)	(3)
29. A renter can consider his or her rental payments as an investment which provides a return.	(1)	(2)	(3)
30. A renter can usually more closely predict monthly housing costs than a homeowner.	(1)	(2)	(3)
31. A renter is usually required to give the owner an initial payment in addition to the rent to cover any possible damage to the rental property.	(1)	(2)	(3)

		Accurate	Inaccurate	I don't know.
32.	In most places, a renter may be evicted from (required to leave) a rented property without any prior notice by the owner.	(1)	(2)	(3)
33.	An owner can legally place restrictions on a renter's use of the rented property.	(1)	(2)	(3)
34.	The owner of a rental property usually pays the taxes on the property.	(1)	(2)	(3)

35. The following are four bags of the same kind of potato chips. Which is a better buy?

A B C D

(1) A
(2) B
(3) C
(4) D
(5) I don't know.

36.-39. Which of the following statements about clothing are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
36.	Drycleaning costs are about the same as washing with detergent.	(1)	(2)	(3)
37.	A person can save money by purchasing clothing marked "seconds" or "irregular."	(1)	(2)	(3)
38.	Clothing manufacturers are required by federal law to place labels in garments indicating generic name and percent by weight of each fiber.	(1)	(2)	(3)
39.	The permanent care label in a garment is an implied warranty that the garment will be satisfactory when the care instructions are followed.	(1)	(2)	(3)

40.

REGULAR PRICE $48.00

SALE PRICE $36.00

What is the percent of discount?

(1) 12%
(2) 20%
(3) 25%
(4) 75%
(5) I don't know.

41. Deceptive advertising is frequently used to convince consumers to purchase merchandise. Below are three ads for television sets. Read each one carefully. Which ad is LEAST deceptive?

(1)

(2)

(3)

(4) I don't know.

42.-49. Suppose you are on a tight budget. Is each of the following a good way to get more for your food dollar or not a good way?

		Good way	Not a good way	I don't know.
42.	Shop when you are not hungry.	(1)	(2)	(3)
43.	Make a shopping list.	(1)	(2)	(3)
44.	Shop at the same [illegible] all of the time.	(1)	(2)	(3)
45.	Read the food section of local newspapers.	(1)	(2)	(3)
46.	Look for ways to cook economy foods.	(1)	(2)	(3)
47.	Always buy the cheapest cut of meat.	(1)	(2)	(3)
48.	Put off shopping as long as possible.	(1)	(2)	(3)
49.	Purchase "ready-to-eat" foods	(1)	(2)	(3)

50. Mark has just received his telephone bill and has been charged for five long-distance telephone calls to cities where he doesn't know anyone. He is sure that he didn't make the calls. Mark is upset and doesn't want to pay the bill. What is the best action for Mark to take?

(1) He can call the telephone company and report the calls that he didn't make and they will check on the charges.

(2) He can ask the telephone company to bill the people at the numbers listed in those other cities.

(3) He can contact the telephone company and tell them if that's the kind of company they run, they can come and remove the phone.

(4) He has been charged for the use of his telephone number and the computer can't be changed. He has to pay the bill.

(5) I don't know.

51.-55. Read the following book club advertisement. Indicate whether each of the following statements following the advertisement is accurate or inaccurate. If the ad does not give you enough information, indicate by marking "Can't tell."

UNITED BOOK CLUB

Join Today and Receive 3 Books for 98¢

(Membership requires purchase of 2 additional books at regular prices within one year of joining the UNITED BOOK CLUB)

INSTRUCTIONS: Send the attached membership form to United Book Club by December 31 with the following information:

1. Name and address (please print)
2. Catalog numbers of 3 membership selections from the attached list of books
3. Your signature

United Book Club will bill you later for the 98¢ plus shipping.

		Accurate	Inaccurate	Can't tell	I don't know.
51.	Outside of the 98¢, membership in the United Book Club is free.	(1)	(2)	(3)	(4)
52.	Books bought from the United Book Club at regular prices will cost less than if they were bought at a book store.	(1)	(2)	(3)	(4)
53.	You have no further obligation after you pay 98¢.	(1)	(2)	(3)	(4)
54.	The United Book Club will offer you a choice of additional books to buy.	(1)	(2)	(3)	(4)
55.	The books offered by the club will have the same quality of paper, printing and binding as those sold in book stores.	(1)	(2)	(3)	(4)

56. You are unhappy with a product you bought and want your money back or credit made to your account. The following four steps can be used to resolve your complaint:

A. Call a third party such as a consumer assistance organization or a Better Business Bureau.

B. Ask to speak to the manager in an attempt to settle the dispute by yourself.

C. Collect your receipts or sales slips or cancelled checks as proof of purchase.

D. File papers in small claims court to sue the merchant to return your money or give you a credit on your account.

To be most effective, some steps should be taken before others. What is the best order of steps to take to resolve your complaint?

(1) B, A, C, D
(2) A, B, C, D
(3) C, D, B, A
(4) C, B, A, D
(5) I don't know.

57.-63. According to state and federal law, certain actions are legal and others are not. Which of the following actions are legal and which are not legal?

		Legal	Not legal	I don't know.
57.	To charge less than a manufacturer's suggested retail price	(1)	(2)	(3)
58.	To advertise an item for $4.99 when the final cost is $5.05 including tax	(1)	(2)	(3)
59.	To advertise an item for a low price, then charge more for it	(1)	(2)	(3)
60.	To keep without obligation unordered merchandise that you received in the mail	(1)	(2)	(3)
61.	For a mail order company to cash your check, then delay sending your purchase for three months without telling you	(1)	(2)	(3)
62.	For the same chain store to charge different prices on identical items in different neighborhoods	(1)	(2)	(3)
63.	For a merchant to refuse to refund cash for an item you return, but insist that you exchange the item or take credit	(1)	(2)	(3)

64.-69. Kathy recently purchased a new stereo on an installment plan. Before signing an installment contract, should Kathy do each of the following things?

	Yes	No	I don't know.
64. Fill in or cross out all blank spaces in the contract.	(1)	(2)	(3)
65. Check to see if the contract outlines the schedule of payments.	(1)	(2)	(3)
66. Ignore the fine print in the contract, because all installment contracts are the same.	(1)	(2)	(3)
67. Check to see if the contract states the Annual Percentage Rate and the finance charges.	(1)	(2)	(3)
68. Insist on obtaining an exact copy of the contract.	(1)	(2)	(3)
69. Make sure she understands all of the provisions of the contract before she signs it.	(1)	(2)	(3)

70.-71. On December 6, Doris signed a contract and made a $50 down payment on a $250 set of encyclopedias that she bought from a door-to-door salesman. On December 7, Doris signed and mailed a registered letter notifying the encyclopedia company that she was cancelling her order.

70. What obligation does Doris now have?

(1) Make the encyclopedias available to the seller unharmed.
(2) Mail the encyclopedias back to the publisher unharmed.
(3) Pay the remaining balance with interest.
(4) I don't know.

71. What obligation does the company now have?

(1) Keep the down payment and pick up the encyclopedias.
(2) Return the down payment and pick up the encyclopedias.
(3) Return the down payment and ask Doris to mail back the encyclopedias.
(4) Keep the down payment and hold Doris to the contract.
(5) I don't know.

72.-76. Read the following warranty, then answer the questions on the next page.

ONE YEAR WARRANTY

The SB-31A electronic calculator from Douglas Electronics is warranted to the original purchaser for a period of one year from the original purchase date - under normal use and service against defective materials or workmanship; providing that the warranty registration is mailed to Douglas Electronics within ten days of purchase.

Defective parts will be repaired, adjusted and/or replaced at no charge when the calculator is returned prepaid to a Douglas Electronics Consumer Service Facility listed below.

The warranty is void if the calculator has been visibly damaged by accident or misuse, if the serial number has been altered or defaced, or if the calculator has been serviced by any person other than a Douglas Electronics Service Facility.

72.-76. Which of the following conditions are covered by the warranty and which are not covered?

		Covered	Not covered	I don't know.
72.	The registered calculator was purchased November 20, 1977. It quit working November 30, 1978.	(1)	(2)	(3)
73.	The calculator was registered with Douglas Electronics within 10 days of its purchase date and quit working 6 months later.	(1)	(2)	(3)
74.	The registered calculator was returned 3 months after purchase with a crack in the back of it, resulting from the case being dropped.	(1)	(2)	(3)
75.	The calculator was returned with the serial number scratched off 8 months after the purchase date.	(1)	(2)	(3)
76.	The calculator needed minor repairs which were done by an independent repairman. One month later (January 23, 1978), the calculator stopped working.	(1)	(2)	(3)

77. Chuck Green's gross income, which he has entered on Form 1040, is $4,600. Chuck is single and can claim only one exemption. According to the tables below, what is the amount of his tax?

(1) $64
(2) $211
(3) $220
(4) $318
(5) I don't know.

SINGLE

If line 34, Form 1040, or line 10, Form 1040A is:		And the total number of exemptions claimed is:		
Over	But not over	1	2	3
		Your tax is—		
If $3,200 or less your tax is 0				
3,200	3,250	4	0	0
3,250	3,300	11	0	0
3,300	3,350	18	0	0
3,350	3,400	25	0	0
3,400	3,450	32	0	0
3,450	3,500	39	0	0
3,500	3,550	46	0	0
3,550	3,600	54	0	0
3,600	3,650	61	0	0
3,650	3,700	69	0	0
3,700	3,750	76	0	0
3,750	3,800	84	0	0
3,800	3,850	91	0	0
3,850	3,900	99	0	0
3,900	3,950	106	0	0
3,950	4,000	114	0	0
4,000	4,050	122	0	0
4,050	4,100	130	0	0
4,100	4,150	138	0	0
4,150	4,200	146	0	0
4,200	4,250	154	4	0
4,250	4,300	162	11	0
4,300	4,350	170	19	0
4,350	4,400	178	26	0
4,400	4,450	186	34	0
4,450	4,500	194	41	0
4,500	4,550	203	49	0
4,550	4,600	211	56	0
4,600	4,650	220	64	0
4,650	4,700	228	71	0
4,700	4,750	236	79	0
4,750	4,800	244	87	0
4,800	4,850	251	95	0
4,850	4,900	259	103	0
4,900	4,950	266	111	0
4,950	5,000	274	119	0

MARRIED--Filing Separately

If line 34, Form 1040, or line 10, Form 1040A is:		And the total number of exemptions claimed is:		
Over	But not over	1	2	3
		Your tax is—		
3,200	3,250	91	0	0
3,250	3,300	99	0	0
3,300	3,350	106	0	0
3,350	3,400	114	0	0
3,400	3,450	122	0	0
3,450	3,500	130	0	0
3,500	3,550	138	0	0
3,550	3,600	146	0	0
3,600	3,650	154	4	0
3,650	3,700	162	11	0
3,700	3,750	170	19	0
3,750	3,800	178	26	0
3,800	3,850	186	34	0
3,850	3,900	194	41	0
3,900	3,950	203	49	0
3,950	4,000	211	56	0
4,000	4,050	220	64	0
4,050	4,100	228	71	0
4,100	4,150	237	79	0
4,150	4,200	245	87	0
4,200	4,250	254	95	0
4,250	4,300	262	103	0
4,300	4,350	271	111	0
4,350	4,400	280	119	0
4,400	4,450	289	127	0
4,450	4,500	299	135	0
4,500	4,550	308	143	0
4,550	4,600	318	151	0
4,600	4,650	327	159	6
4,650	4,700	337	168	14
4,700	4,750	346	176	21
4,750	4,800	356	185	29
4,800	4,850	365	193	36
4,850	4,900	375	202	44
4,900	4,950	384	210	52
4,950	5,000	394	219	60

CONSUMER SKILLS ASSESSMENT
PRETEST KEY

1. 3	27. 2	53. 2
2. 3	28. 1	54. 3
3. 2	29. 2	55. 3
4. 1	30. 1	56. 4
5. 1	31. 1	57. 1
6. 2	32. 2	58. 1
7. 1	33. 1	59. 2
8. 1	34. 1	60. 1
9. 1	35. 2	61. 2
10. 1	36. 2	62. 1
11. 1	37. 1	63. 1
12. 1	38. 1	64. 1
13. 2	39. 1	65. 1
14. 2	40. 3	66. 2
15. 2	41. 2	67. 1
16. 2	42. 1	68. 1
17. 2	43. 1	69. 1
18. 2	44. 2	70. 1
19. 1	45. 1	71. 2
20. 3	46. 1	72. 2
21. 3	47. 2	73. 1
22. 2	48. 2	74. 2
23. 2	49. 2	75. 2
24. 1	50. 1	76. 2
25. 1	51. 2	77. 2
26. 1	52. 3	

CONSUMER SKILLS ASSESSMENT

POST TEST

INTRODUCTION - This test contains exercises that will show how well you can use certain skills that are important to you in making effective purchase and money management decisions and protecting your rights as a consumer.

DIRECTIONS FOR ANSWERING EXERCISES - Each of the exercises is followed by several suggested answers. Choose the answer that you think is best, then locate the corresponding section on the separate answer sheet and fill in one circle for the answer you have chosen. All answers must be recorded on the answer sheet.

Some exercises have answer choices listed down the page as shown in the example below.

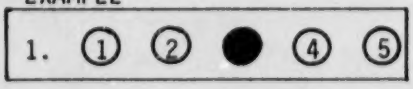
Example

If a 9-ounce can of salmon costs 99¢, what is the cost per ounce?

(1) 9¢
(2) 10¢
(3) 11¢
(4) 12¢
(5) I don't know.

The answer to the example is (3) 11¢. In the block below, the circle with the number 3 has been filled in to indicate the correct answer. Fill in your answers on the answer sheet in the same way.

EXAMPLE



Work as quickly and accurately as you can. If you have trouble with one question, skip it and go on to the next question. You may go back to any test item later if you have time.

1. Deceptive advertising is frequently used to convince consumers to purchase merchandise. Below are three ads for television sets. Read each one carefully. Which ad is LEAST deceptive?

(1)

WHY NOT LET US

PAY FOR YOUR NEW

COLOR TV?

JUST BUY ONE NOW

AND PAY ONLY

$598.99

THEN

WE WILL PAY YOU

$35.00 FOR EACH

SET YOU SELL TO

A FRIEND

(2)

WANTED: USED TV SETS

We will buy your
old TV set for $200

REGARDLESS OF CONDITION

when you purchase our
new SPECTRA III
model
at $844.95

(3)

40TH ANNIVERSARY SALE!

DURING OUR 40th ANNIVERSARY SALE

WE ARE OFFERING

20% OFF

ON ALL HI TONE
COLOR TV SETS

Reg. $395.99

NOW ONLY

$316.79

OFFER GOOD THRU JAN 31

(4) I don't know.

2.-5. Which of the following statements about clothing are accurate and which are inaccurate?

	Accurate	Inaccurate	I don't know.
2. Dry cleaning costs are about the same as washing with detergent.	(1)	(2)	(3)
3. It probably costs more money to purchase clothing marked "seconds" or "irregular."	(1)	(2)	(3)
4. Clothing manufacturers are required by federal law to place labels in garments indicating generic name and percent by weight of each fiber.	(1)	(2)	(3)
5. The permanent care label in a garment is an implied warranty that the garment will be satisfactory when the care instructions are followed.	(1)	(2)	(3)

6.-8. Which of the following statements about savings accounts are accurate and which are inaccurate?

	Accurate	Inaccurate	I don't know.
6. A savings account pays interest at regular intervals on money deposited.	(1)	(2)	(3)
7. The interest rates on savings accounts are the same at every bank or savings and loan association.	(1)	(2)	(3)
8. Almost all commercial bank savings accounts are insured for up to $40,000 by the federal government.	(1)	(2)	(3)

9.-16. Assume you are on a tight budget. Is each of the following a good way to get more for your food dollar or not a good way?

		Good way	Not a good way	I don't know.
9.	Shop when you are hungry.	(1)	(2)	(3)
10.	Purchase "ready to eat" foods.	(1)	(2)	(3)
11.	Make a shopping list.	(1)	(2)	(3)
12.	Shop at the same store all of the time.	(1)	(2)	(3)
13.	Read the food section of local newspapers.	(1)	(2)	(3)
14.	Look for ways to cook economy foods.	(1)	(2)	(3)
15.	Always buy the cheapest cut of meat.	(1)	(2)	(3)
16.	Put off shopping as long as possible.	(1)	(2)	(3)

17. Anne has just received her telephone bill and has been charged for three long distance telephone calls to cities where she doesn't know anyone. She is sure that she didn't make the calls. Anne is upset and doesn't want to pay the bill. What is the best action for Anne to take?

(1) Anne can contact the telephone company and tell them if that's the kind of company they run, they can disconnect her phone.

(2) She can ask the telephone company to bill the people at the numbers listed in those other cities.

(3) She can call the telephone company and report the calls that she didn't make and they will check on the charges.

(4) Anne has been charged for the use of her telephone number and the computer can't be changed. She has to pay the bill.

18. You need a lawyer but can't afford to pay one. Which one of the following would be the best action to take?

(1) Pick a lawyer's name from the phone book and call for information.
(2) Call the public library for information.
(3) Call the local Legal Aid Society of information.
(4) Call the courthouse and ask about legal fees.
(5) I don't know.

19.-25. According to state and federal law, certain actions are legal and others are not. Which of the following actions are legal and which are not legal?

		Legal	Not legal	I don't know.
19.	To advertise an item for a low price, then charge more for it	(1)	(2)	(3)
20.	For the same chain store to charge different prices on identical items in different neighborhoods	(1)	(2)	(3)
21.	For a merchant to refuse to refund cash for an item you return, but insist that you exchange the item or take credit	(1)	(2)	(3)
22.	To advertise an item for $4.99 when the final cost is $5.19 including tax	(1)	(2)	(3)
23.	To charge less than a manufacturer's suggested retail price	(1)	(2)	(3)
24.	To keep and use without obligation unordered merchandise that you received in the mail	(1)	(2)	(3)
25.	For a mail order company to cash your check, then delay sending your purchase for three months without telling you	(1)	(2)	(3)

26. Sidra, who is starting her senior year in high school, plans to attend college next year. She needs $350 to help with the extra expenses that will occur during the first semester of college. She intends to work after school during her senior year in high school. Which one of the following actions would be most practical for getting the $350?

(1) Borrow $350 from a savings and loan association.
(2) Deposit a part of her weekly pay in a checking account.
(3) Deposit a part of her weekly pay in a regular savings account.
(4) Place a part of her weekly pay in a safe deposit box in a bank.
(5) I don't know.

27. Mary Barnett's gross income, which she has entered on Form 1040, is $4,350. Mary is single and can claim only one exemption. According to the tables below, what is the amount of her tax?

(1) $19
(2) $170
(3) $178
(4) $271
(5) I don't know.

SINGLE

If line 34, Form 1040, or line 10, Form 1040A is:		And the total number of exemptions claimed is:		
		1	2	3
Over	But not over	Your tax is—		
If $3,299 or less your tax is 0				
3,200	3,250	4	0	0
3,250	3,300	11	0	0
3,300	3,350	18	0	0
3,350	3,400	25	0	0
3,400	3,450	32	0	0
3,450	3,500	39	0	0
3,500	3,550	46	0	0
3,550	3,600	54	0	0
3,600	3,650	61	0	0
3,650	3,700	68	0	0
3,700	3,750	76	0	0
3,750	3,800	84	0	0
3,800	3,850	91	0	0
3,850	3,900	99	0	0
3,900	3,950	106	0	0
3,950	4,000	114	0	0
4,000	4,050	122	0	0
4,050	4,100	130	0	0
4,100	4,150	138	0	0
4,150	4,200	146	0	0
4,200	4,250	154	4	0
4,250	4,300	162	11	0
4,300	4,350	170	19	0
4,350	4,400	178	26	0
4,400	4,450	186	34	0
4,450	4,500	194	41	0
4,500	4,550	203	49	0
4,550	4,600	211	56	0
4,600	4,650	220	64	0
4,650	4,700	228	71	0
4,700	4,750	236	79	0
4,750	4,800	244	87	0
4,800	4,850	251	95	0
4,850	4,900	259	103	0
4,900	4,950	266	111	0
4,950	5,000	274	119	0

MARRIED--Filing Separately

If line 34, Form 1040, or line 10, Form 1040A is:		And the total number of exemptions claimed is:		
		1	2	3
Over	But not over	Your tax is—		
3,200	3,250	91	0	0
3,250	3,300	99	0	0
3,300	3,350	106	0	0
3,350	3,400	114	0	0
3,400	3,450	122	0	0
3,450	3,500	130	0	0
3,500	3,550	138	0	0
3,550	3,600	146	0	0
3,600	3,650	154	4	0
3,650	3,700	162	11	0
3,700	3,750	170	19	0
3,750	3,800	178	26	0
3,800	3,850	186	34	0
3,850	3,900	194	41	0
3,900	3,950	203	49	0
3,950	4,000	211	56	0
4,000	4,050	220	64	0
4,050	4,100	228	71	0
4,100	4,150	237	79	0
4,150	4,200	245	87	0
4,200	4,250	254	95	0
4,250	4,300	262	103	0
4,300	4,350	271	111	0
4,350	4,400	280	119	0
4,400	4,450	289	127	0
4,450	4,500	299	135	0
4,500	4,550	308	143	0
4,550	4,600	318	151	0
4,600	4,650	327	159	6
4,650	4,700	337	168	14
4,700	4,750	346	176	21
4,750	4,800	356	185	29
4,800	4,850	365	193	36
4,850	4,900	375	202	44
4,900	4,950	384	210	52
4,950	5,000	394	219	60

28.-29. On December 6, Dan signed a contract and made a $50 down payment on a $275 set of encyclopedias that he bought from a door-to-door salesperson. On December 7, Dan signed and mailed a registered letter notifying the encyclopedia company that he was cancelling his order.

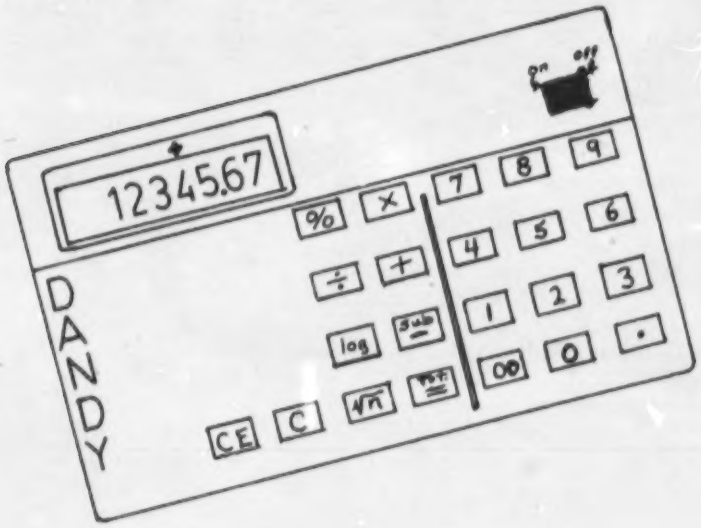
28. What obligation does Dan now have?

(1) Pay the remaining balance with interest.
(2) Make the encyclopedias available to the seller unharmed.
(3) Mail the encyclopedias back to the publisher unharmed.
(4) I don't know.

29. What obligation does the company now have?

(1) Return the down payment and ask Dan to mail back the encyclopedias.
(2) Keep the down payment and hold Dan to the contract.
(3) Keep the down payment and pick up the encyclopedias.
(4) Return the down payment and pick up the encyclopedias.
(5) I don't know.

30.



DANDY CALCULATOR

REGULAR PRICE - $40.00

SALE PRICE - 25% OFF

What is the amount of the discount?

(1) $1.00
(2) $10.00
(3) $20.00
(4) $30.00
(5) I don't know.

31. Joan and her sister want to redecorate their room. They decide it has the following problems:

- The room seems cold because it has gray walls and no carpeting.
- Their bedspreads are faded.
- The lamp in the room sputters and blinks.
- The curtains are torn.

The girls have found the following costs of items they could use to redecorate their room.

Wall-to-wall carpeting	$39.00
Small throw rug	8.95
New lamp for room	15.00
Repair of old lamp	7.00
Paint to cover walls	14.98
Bamboo shades to replace curtains	7.98
Set of matching curtains and bedspreads	27.10
Dye to change color of bedspreads	1.09

Joan and her sister can only spend $40 on their room, but they want to take care of as many problems as they can. Which combination of items on this page should they buy to take care of as many problems as they can for $40?

(1) Bamboo shades to replace curtains, dye to change color of bedspreads, paint to cover walls, new lamp for room

(2) Small throw rug, bamboo shades to replace curtains, dye to change color of bedspreads, paint to cover walls, new lamp for room

(3) Small throw rug, set of matching curtains and bedspreads, paint to cover walls, repair of old lamp

(4) Small throw rug, bamboo shades to replace curtains, dye to change color of bedspreads, paint to cover walls, repair of old lamp

32. Which one of the following <u>usually</u> charges the highest rate of interest on a loan?

(1) Local bank
(2) Credit union
(3) Personal finance company
(4) Savings and loan association
(5) I don't know.

33. Sara wants to complete her federal income tax forms correctly. From which of the following sources can she get help completing her tax forms?

A. A federal income tax instruction booklet
B. A private income tax expert
C. A Social Security office
D. An Internal Revenue Service office

(1) A, B, and C
(2) A and D only
(3) A, B, and D
(4) All of the above
(5) I don't know.

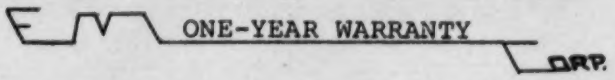
34.-39. Cindy recently purchased a new C.B. radio on an installment plan. Before signing an installment contract, should Cindy do each of the following things?

		Yes	No	I don't know.
34.	Check to see if the contract outlines the schedule of payments.	(1)	(2)	(3)
35.	Fill in or cross out all blank spaces in the contract.	(1)	(2)	(3)
36.	Check to see if the contract states the Annual Percentage Rate and the finance charges.	(1)	(2)	(3)
37.	Ignore the fine print in the contract because all installment contracts are the same.	(1)	(2)	(3)
38.	Insist on obtaining an exact copy of the contract.	(1)	(2)	(3)
39.	Make sure she understands all of the provisions of the contract before she signs it.	(1)	(2)	(3)

40. Rene bought a new stereo for $425.00. She paid $100.00 down and borrowed the rest. The total finance charge was 10% of the loan. She paid off the loan and finance charge in 10 equal installments. How much was each installment?

(1) $32.50
(2) $35.75
(3) $42.50
(4) $46.50
(5) I don't know.

41.-45. Read the following warranty, then answer the questions on the next page.



The FMC-2000 electric typewriter from Furbinger's Machine Corporation is warranted to the original purchaser for a period of one year from the original purchase date - under normal use and service against defective materials or workmanship; providing that the warranty registration is mailed to Furbinger's Machine Corporation within thirty days of purchase.

* * *

Defective parts will be repaired, adjusted and/or replaced at no charge when the typewriter is returned prepaid to a Furbinger's Machine Corporation Service Facility listed below.

* * *

The warranty is void if the typewriter has been visibly damaged by accident or misuse, if the serial number has been altered or defaced, or if the typewriter has been serviced by other than a Furbinger's Machine Corporation Service Facility.

41.-45. Which of the following conditions are covered by the warranty and which are not covered? (The typewriter was purchased on February 4, 1978.)

		Covered	Not covered	I don't know.
41.	The serial number has been scratched off on the registered typewriter and it quit working on May 13, 1978.	(1)	(2)	(3)
42.	The typewriter was registered with Furbinger's Machine Corporation within 30 days of its purchase date and quit working six months later.	(1)	(2)	(3)
43.	The registered typewriter was returned three months after purchase with a dent in the back of it, resulting from the machine being dropped.	(1)	(2)	(3)
44.	The registered typewriter was purchased February 4, 1978. It quit working March 15, 1979.	(1)	(2)	(3)
45.	The typewriter needed minor repairs which were done by an independent repairman. One month later (July 23, 1978) the typewriter stopped working.	(1)	(2)	(3)

46.-50. Read the following record club advertisement. Indicate whether each of the statements following the advertisement is accurate or inaccurate. If the ad does not give you enough information, indicate by marking "Can't tell."

HOT-LABEL RECORD CLUB

Join Today and Receive 2 Record Albums for

ONLY $1.98!

(Membership requires purchase of 3 additional 1.p. record selections at regular prices within one year of joining the HOT-LABEL RECORD CLUB.)

INSTRUCTIONS: Send the attached membership form to Hot-Label Record Club by March 31 with the following information:

1. Name and address (please print)
2. Catalog numbers of 2 membership selections from the attached list of record albums
3. Your signature

Hot-Label Record Club will bill you later for the $1.98 plus shipping charges.

		Accurate	Inaccurate	Can't tell	I don't know.
46.	The records offered by the club will be as durable and have the same sound quality as those sold in record stores.	(1)	(2)	(3)	(4)
47.	Outside of the $1.98, membership in the Hot-Label Record Club is free.	(1)	(2)	(3)	(4)
48.	Records bought from the Hot-Label Record Club at regular prices will cost less than if they were bought at a record store.	(1)	(2)	(3)	(4)

	Accurate	Inaccurate	Can't tell	I don't know.
49. You have no further obligation after you pay $1.98.	(1)	(2)	(3)	(4)
50. The Hot-Label Record Club will offer you a choice of additional records to buy.	(1)	(2)	(3)	(4)

51.-54. Valerie applied for a credit card at a department store. The store investigated Valerie's credit background and this is what they found. Valerie is 21 and divorced. She has many charge accounts. Several times she has missed one or two payments on a charge account.

	Yes	No	I don't know.
51. Can the department store legally refuse credit to her because she is only 21 years old?	(1)	(2)	(3)
52. Can the department store legally refuse credit to her because she has missed one or more payments?	(1)	(2)	(3)
53. Can the department store legally refuse credit to her because she is divorced?	(1)	(2)	(3)
54. Can the department store legally refuse credit to her because she has too many charge accounts?	(1)	(2)	(3)

55.-63. Which of the following statements about renting are generally accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
55.	Renting usually involves a smaller initial payment than purchasing a home.	(1)	(2)	(3)
56.	A renter can consider his or her rental payments as an investment which provides a return.	(1)	(2)	(3)
57.	A renter can usually more closely predict monthly housing costs than a homeowner.	(1)	(2)	(3)
58.	It is usually more difficult for a renter to change residences than it is for a homeowner.	(1)	(2)	(3)
59.	A renter usually has higher maintenance costs than a homeowner.	(1)	(2)	(3)
60.	The renter usually pays the taxes on the rented property.	(1)	(2)	(3)
61.	A renter is usually required to give the owner an initial payment in addition to the rent to cover any possible damage to the rental property.	(1)	(2)	(3)
62.	An owner can legally place restrictions on a renter's use of rented property.	(1)	(2)	(3)
63.	In most places, a renter may be evicted from (required to leave) a rented property without any prior notice by the owner.	(1)	(2)	(3)

64. Mark lives with his grandparents on their farm. He works on Saturdays at a grocery store in a nearby town. He earns $30 take-home pay each week. Mark needs to save $400 within the next six months (26 weeks). He also considers it very important to help his grandparents with their food expenses. Look at the four weekly budgets on this page, then answer the question below.

WEEKLY BUDGET A

Ride to work	$ 1.60
School (paper, pens, etc.)	.75
Entertainment	7.00
To grandparents for food	8.25
Savings	12.40
	$30.00

WEEKLY BUDGET B

Ride to work	$ 1.60
School (paper, pens, etc.)	1.00
Entertainment	3.40
To grandparents for food	8.50
Savings	15.50
	$30.00

WEEKLY BUDGET C

Ride to work	$ 1.60
School (paper, pens, etc.)	.90
Entertainment	3.00
To grandparents for food	15.00
Savings	9.50
	$30.00

WEEKLY BUDGET D

Ride to work	$ 1.60
School (paper, pens, etc.	2.00
Entertainment	5.40
To grandparents for food	4.00
Savings	17.00
	$30.00

Which budget would be <u>best</u> for helping Mark save enough money to buy a car and also help his grandparents as much as possible with their food expenses?

(1) Weekly Budget A
(2) Weekly Budget B
(3) Weekly Budget C
(4) Weekly Budget D
(5) I don't know.

65.-69. Paul Snider charged some electrical-supply purchases at Stan's Hardward Store. His monthly statement from the store is shown below. Look at the statement, then answer the questions on the next page.

STAN'S HARDWARE, INC.

Account Number: 95211

Billing Date: 1-31-79

Minimum Payment: $15.00

· Paul J. Snider
· 55 Kentwood Avenue
· Blacksburg, Virginia 24060

(Please note any name or address change on the reverse side of this statement.)

Amount Enclosed $_____

Please enclose this portion with your payment.

Previous Balance	Date	Acct. No.	Description	Charges	Payments	Credits	Finance Charge
181.32	01069	95211	Payment		30.00		
	01139		Payment		25.00		
			Average Daily Balance is	142.61			1.43

The FINANCE CHARGE is computed by applying a periodic rate of 1% (12% ANNUAL PERCENTAGE RATE) to the average daily balance. The average daily balance is determined by totaling the balances outstanding for each day in the billing cycle and dividing that total by the number of days in the billing cycle. The outstanding balance for any given day is determined by adding to the prior day's ending balance any purchases made and subtracting any payments received or credits given. A maximum FINANCE CHARGE of 50¢ will be imposed if the average daily balance does not exceed $50.00. No FINANCE CHARGE will be assessed for a billing period in which there is no previous balance or during which payments and credits equal or exceed the previous balance. To avoid additional finance charges pay the new balance not later than the last day of the month following your billing date.

Min. Payment 15.00	IF YOU PREFER MONTHLY TERMS PAY THIS AMOUNT	YOU CAN PAY EITHER WAY	IF YOU PREFER A REGULAR CHARGE PAY THIS AMOUNT	New Balance 127.85

65. What is the least amount of money Paul Snider can pay this month on his account?

(1) $1.43
(2) $15.00
(3) $127.85
(4) $181.32
(5) I don't know.

66. What is the finance charge for his monthly statement?

(1) $1.43
(2) $15.00
(3) $142.61
(4) $181.32
(5) I don't know.

67. How much money should Mr. Snider pay Stan's Hardware to avoid any additional finance charge?

(1) $1.43
(2) $15.00
(3) $127.85
(4) $142.61
(5) I don't know.

68. How much money does Mr. Snider owe Stan's Hardware?

(1) $55.00
(2) $127.85
(3) $142.61
(4) $181.32
(5) I don't know.

69. How much money has Mr. Snider already paid on his account?

(1) $15.00
(2) $55.00
(3) $142.61
(4) $181.32
(5) I don't know.

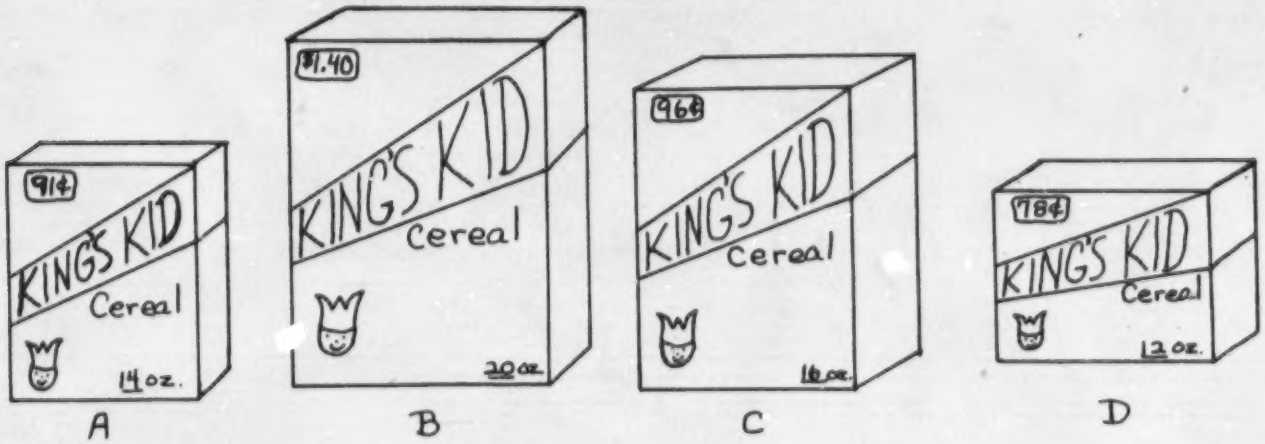
70. You are unhappy with a product you bought and want your money back or credit made to your account. The following four steps can be used to resolve your complaint:

A. File papers in small claims court to sue the merchant to return your money or give you a credit on your account.
B. Collect your receipts or sales slips or cancelled checks as proof of purchase.
C. Ask to speak to the manager in an attempt to settle the dispute by yourself.
D. Call a third party such as a consumer assistance organization or Better Business Bureau.

To be most effective, some steps should be taken before others. What is the best order of steps to take to resolve your complaint?

(1) B,C,D,A
(2) A,B,C,D
(3) B,A,C,D
(4) C,D,B,A
(5) I don't know.

71. The following are 4 boxes of the same kind of cereal. Which is a better buy?



(1) A
(2) B
(3) C
(4) D
(5) I don't know.

72.-77. Which of the following statements about checking accounts are accurate and which are inaccurate?

		Accurate	Inaccurate	I don't know.
72.	A charge may be deducted by the bank from a checking account to pay for service.	(1)	(2)	(3)
73.	A checking account provides a convenient, safe way of paying bills.	(1)	(2)	(3)
74.	Cancelled checks can be used as receipts for bills paid.	(1)	(2)	(3)
75.	When an account is opened with an out-of-town check, you can usually make immediate withdrawals from that account.	(1)	(2)	(3)
76.	It is important to write "For Deposit Only" above the signature on the back of a check sent by mail to a bank.	(1)	(2)	(3)
77.	Overdrawing a checking account can cost a person money.	(1)	(2)	(3)

CONSUMER SKILLS ASSESSMENT
POSTTEST KEY

1. 2	27. 2	53. 2
2. 2	28. 2	54. 1
3. 1	29. 4	55. 1
4. 1	30. 2	56. 2
5. 1	31. 4	57. 1
6. 1	32. 3	58. 2
7. 2	33. 3	59. 2
8. 1	34. 1	60. 2
9. 2	35. 1	61. 1
10. 2	36. 1	62. 1
11. 1	37. 2	63. 2
12. 2	38. 1	64. 2
13. 1	39. 1	65. 2
14. 1	40. 2	66. 1
15. 2	41. 2	67. 3
16. 2	42. 1	68. 2
17. 3	43. 2	69. 2
18. 3	44. 2	70. 1
19. 2	45. 2	71. 3
20. 1	46. 3	72. 1
21. 1	47. 2	73. 1
22. 1	48. 3	74. 1
23. 1	49. 2	75. 2
24. 1	50. 3	76. 1
25. 2	51. 2	77. 1
26. 3	52. 1	

Section III

TEACHER RESOURCES

AN ANNOTATED BIBLIOGRAPHY OF
SELECTED TEACHER RESOURCES

TEACHER RESOURCES

Title: The American Consumer: Issues and Decisions (2nd ed.), by Herbert M. Jelly and Robert O. Herrmann, 1978, ($11.20)

Source: McGraw-Hill Book Company, Gregg Division
New York, NY

Content: This textbook covers the spectrum of consumer topics, making it a valuable teacher/classroom resource if not used for a year-long course in consumers' education. Divided into six major sections, the text covers planning and decision making; buying the basics (clothes, food and cars); finding and equipping a place to live; financial security; consumer credit; taxes and government services; and protecting and assisting consumers. Photographs, charts, illustrations and case studies are compatible to high school students' interests and concerns. Much reading is required. Each chapter includes review questions and a set of consumer problems and projects. A Student Activity Guide and Teacher's Manual and Key are also available.

Audience: Eleventh- and twelfth-grade and adult students

Title: Audio-Visual Materials in Adult Consumer Education: An Annotated Bibliography by Raymond E. Forgue, Bobby H. Sharp and E. Thomas Garman, 1978 (Free)

Source: Extension Division
Cooperative Extension Service
Virginia Polytechnic Institute and State University
Blacksburg, VA 24061

Content: This guide offers annotated information about 85 audio-visual materials in the areas of money management, credit, frauds and deceptions, consumer services, transportation, foods and nutrition, housing, etc. Although the majority of the materials best address adult audiences, many items are suitable for junior-high and senior-high students, as well. Audience suitability is noted in the text. Materials include filmstrips, 16mm films, slide sets, records, cassettes.

Audience: Teachers

Title: Banking: Bank Cards and Services, 1979 ($1.00)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: This publication provides information on the more complex or lesser-known bank services available to individual consumers. Investment opportunities offered by credit unions, banks, savings and loans, federal agencies and corporations are described. Articles include: "Getting More Out of Your Savings and Your Cash", "Seven Safe Places to Leave Your Money", "How to Earn 10% on a Checking Account", and "How to Open a Swiss Bank Account". The proper use of safe deposit boxes is also explained. Sources of bonafide financial advice are listed. Finally, "Is Automatic Transfer for You?" offers consumers a list of factors to consider before opening an automatic check-to-savings transfer account or a negotiable order of withdrawal account (NOW).

Title: Basic Buying Skills by Barbara Nesbitt (Saint Louis: Milliken Publishing Company, 1977) ($3.95)

Source: Social Studies School Service
10,000 Culver Boulevard
P.O. Box 802
Culver City, CA 90230

Content: Basic Buying Skills is one of three books of duplicating masters and teacher's guides designed for students in special education classes or those who have learning disabilities and are being mainstreamed. The materials require the application of basic mathematical skills in planning, estimating and comparing costs, calculating discounts and tax, determining credit costs, postage, etc. Activities involve students in making decisions, completing order blanks and writing business letters.

Audience: Junior-high students; students with learning disabilities

Title: Borrowing Money: Mortgages and Loans, 1979 ($1.00)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: Where, when and how to borrow money; what to do when you've borrowed too much money; and laws protecting consumers seeking to borrow money are all covered in this publication. Articles emphasize both consumers' rights and responsibilities when obtaining and repaying money; aspects of the Truth-in-Lending Law and the

Equal Credit Opportunity Act are discussed as they relate to specific circumstances. Given some background information on credit and bank terminology, high school students should find Borrowing Money to be a helpful and interesting resource.

Title: Caveat Emptor, Less 10%: Discount Buying, 1978 ($1.00)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: "Caveat Emptor"--let the buyer beware--defines "discount" terminology in terms of advantages or disadvantages to consumers. For example, factory outlets, clearance centers and thrift stores may be distinguished by their source(s) of goods, quality of goods, quantity and variety of goods offered, acceptance of credit cards or cash only, and amount of customers' savings. "Money Isn't Everything" discusses the money one can save through cents-off certificates, trading stamps, markdowns, cash-plus offers, and free merchandise offers. Auctions, bartering and small buying clubs also may be profitable to conscientious consumers. For those persons who need to stretch their buying power or simply enjoy shopping for bargains, Caveat Emptor provides an excellent source of information.

Audience: Senior-high and adult students

Title: Comparison Shopping (Learning Activity Package) by William L. Johnston, 1975 ($12.50) (duplicating copy with teacher's guide)

Source: United Graphics, Inc.
P.O. Box 24287
Seattle, WA 98124

Content: This lap introduces students to the process of comparison shopping and the tools necessary to make it work. Part One differentiates between comparison shopping and impulse shopping. Part Two outlines and explains each step in the process of comparison shopping, while Part Three discusses four variables to be considered when deciding on major purchases. Part Four briefly describes 13 types of retail outlets available to consumers. The last section discusses various aids used to comparison shop, such as open dating, unit pricing, labels, and advertising. A pre-and post-test are included.

Audience: Senior-high students

Title: Consumer and Career Mathematics by L. Carey Bolster, H. Douglas Wookburn and Joella H. Gipson, 1978 ($8.76)

Source: Scott Foresman and Company
1900 East Lake Avenue
Glenview, IL 60025

Content: As its title implies, this text deals primarily with the mathematical aspects of consumer education. However, teachers and students alike should find this book to be a great assistance in their study of consumer education.

The text is divided into six units. The first unit reviews basic math skills which are then applied in the remaining five units. Units 2-6 are organized according to consumer topics: income, banking and credit; transportation ; housing; taxes; insurance and investments; and purchasing and budgeting. The student's text includes chapter reviews, chapter tests, unit, mid-book and end-of-book tests which may be supplemented by alternative forms of these tests provided to the teacher on duplicating masters. A suggested minimum competency test such as is required for graduation from many high schools is also included in the teacher's edition.

Consumer and career lessons expose students to a variety of consumer-related jobs in eight career clusters: Trades, Technical, Science, Health, Arts, Social Science, Business Contact and Business Detail. True-to-life forms, advertisements and charts are used. Realistic photographs portray the career being discussed. Technical terms are clearly defined, and exercises reinforce concepts introduced. Reading is kept to a minimum.

Audience: Senior-high students (Portions may be used with junior-high students; also adult students.)

Title: Consumer Education Curriculum Modules: A Spiral-Process Approach, 1974 ($17.75 per set) (Stock no. 1780-01284)

Source: Superintendent of Documents
U.S. Government Printing Office
Washington, D.C. 20402

Content: A set of four curriculum modules and a guide, this material approaches consumers' education as consisting of four processes and their component parts rather than the more traditional topic-oriented subject matter. The processes of inquiry, valuing,

decision, and rational consumer action are applied in a spiraling manner which provides students with repeated exposure to concepts in each of the processes while progressing to the highest level in the framework--consumer action. At the same time, this spiral approach permits flexibility in the actual subject matter content--allowing for changing needs and interests of students. The modules are not meant to replace existing curriculum materials, but to help the teacher "alter the focus of the present instruction in consumer education by providing the means for emphasizing the processes necessary for the development of competent consumers."

Each module includes items for pre- and post-assessment of learners, suggested teaching strategies and learners activities and materials. Suggested activities include games, role play situations, case studies, word puzzles and research projects.

Audience: Junior-high, senior-high and adult students

Title: Consumer Education in an Age of Adaptation by Sally R. Campbell, 1971 ($2.00)

Source: Consumer Information Services
Department 703--Public Relations
Sears, Roebuck and Company
Chicago, IL 60684

Content: This publication is an excellent resource guide for teachers who are planning to develop consumers' education courses for specific groups of students. Educational objectives in major content areas of consumers' education are listed according to their classification in the cognitive domain. Charts outline the learning characteristics of different age groups (grades seven through adult) and the physical, emotional and mental characteristics of low-ability learners and high-ability learners. Emphasis is on adapting content, materials and methods used in instruction to meet individual as well as group needs. Learning experiences are suggested for each content area. Several devices for identifying, motivating and evaluating students are included.

Audience: Teachers of junior-high, senior-high and adult students

Title: Consumer Skills by Irene Appenheim

Source: Charles A. Bennett Company, Inc.
809 West Detweiller Drive
Peoria, IL 61614

Content: This book is a good textbook to use for consumer education. The textbook is divided into areas by competencies, including Managing Money, the Spending Game and Using Credit. The material is easy to read. There is a student guide which accompanies the textbook. A review section, discussion, and activities are included at the end of each chapter.

Audience: Senior-high and adult students

Title: Consumer Survival Kit publications (Some individual titles are listed separately.) ($1.00 each)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: Consumer Survival Kit is a National Program Service of the Maryland Center for Public Broadcasting, transmitted nationally by The Public Broadcasting Service. Each Consumer Survival Kit publication consists of materials used in preparing the script for the corresponding television program, plus additional information. Each booklet provides an excellent source of current information in one of several areas, including health care, automobiles, homes, personal/legal planning, money management/investments, and recreation/hobbies. Articles used are mainly from major consumer, news and newspaper publications, including Changing Times, McCall's, The Wall Street Journal, U.S. News and World Report, Family Circle and Money Magazine. Insurance companies and government agencies are also frequent contributors of information.

Audience: Since most of the materials are written for adult audiences, the booklets will probably be best utilized by teachers; however, students may benefit from their contents as well.

Title: The Consumers Tribune, "Schemes, Con Games, Rip Offs, . . .," 1976 ($10.00 for 50 copies)

Source: Consumer Affairs Foundation, Inc.
c/o Suffolk University
47 Mount Vernon Street
Boston, MA 02108

Content: This issue of Consumers Tribune describes over 100 schemes and how they work and why consumers are fooled by them. Schemes are categorized by area, including advertising, automobile, education, insurance, home-improvement, and travel schemes. The information provides a good background in frauds and deceptions.

Audience: Senior-high and adult students

Title: Current Consumer ($3.50 per school year; 15 subscriptions minimum)

Source: Curriculum Innovations, Inc.
Publication and Subscription Offices
501 Lake Forest Avenue
Highwood, IL 60040

Content: Current Consumer is a consumer publication written expressly for high-school students. Feature articles address a different consumer topic or issue every month, such as life insurance, diets, car buying, finding the right technical school, and the American food supply. The "Bulletin Board" presents excerpts on the latest consumer news. The Marketplace section provides teens with valuable and practical information about various goods and services, including mopeds, jewelry, sound systems, and no-brand groceries. Other sections are Consumer Law, Money Management, Your Answering Service, and The Light Spot. The magazine is easy to read and well illustrated. A teacher's edition is included with each bulk subscription.

Audience: Senior-high students

Title: "Dollar Stretching Practices" (transparency unit), 1974 ($3.10 per set) (Catalog no. 15-0195-6)

Source: Minnesota Mining and Manufacturing Company
Visual Products Division, 3M Center
Saint Paul, MN 55101

Content: This unit of 17 transparency masters may be presented as an entire unit on family money management or in part for selected topics. Emphasis is on developing the skills of a competent manager in the family setting, including: anticipating needs; gathering current information on marketing practices; prices and quality; selecting where to shop; deciding what to buy considering use, features, quality and cost factors; and getting the most use out of purchased goods and services.

Audience: Junior-high, senior-high and adult students

Title: "Evaluating Advertising" (transparency unit), 1974 ($3.10 per set) (Catalog no. 15-0192-3)

Source: Minnesota Mining and Manufacturing Company
Visual Products Division, 3M Center
Saint Paul, MN 55101

Content: This unit contains 20 illustrations with captions for use as overhead transparencies. Each illustration depicts one aspect of advertising, including: the functions of advertising, the effects of advertising (from the standpoints of the advertiser and the consumer), costs of advertising, appeals of advertising, use of advertising information in making wise purchasing decisions, and regulatory agencies which protect consumers from deceptive advertising practices. These transparencies may be useful in stimulating student interest and discussion and with groups of low-level readers or slow learners.

Audience: Junior-high, senior-high and adult students

Title: Food Services--Career Competencies in Marketing Series

Source: McGraw Hill Book Company
1221 Avenue of the Americas
New York, NY 10020

Content: This guide to career competencies in the area of food services includes student activities and teaching ideas, and covers the competencies necessary in the marketing area of food service.

Audience: Teachers of high-school and adult students

Title: A Handbook of Consumer Education by Fannie L. Boyd and Ruth Stovall, 1978 ($14.95)

Source: Allyn and Bacon, Inc.
470 Atlantic Avenue
Boston, MA 02210

Content: Covering all areas of consumer education, this handbook is designed to aid teachers in planning curriculum, organizing programs of instruction, choosing effective teaching-learning strategies, and locating appropriate resources. Each area of consumer education is broken down into several concepts; a list of learning strategies follows each concept, from which the

teacher may select those best suited to his/her students' needs, interests, and abilities. A selected list of resource materials is given for each major area.

Audience: Teachers of junior-high, senior-high and adult students

Title: Large Appliances: Everything But the Kitchen Sink, 1975 ($1.00)

Source: Consumer Survival Kit
P.O. Box 1979
Owings Mills, MD 21117

Content: Although costs of purchasing, operating, and maintaining major appliances have increased since this booklet was written, most of the material is still applicable today. Articles focus on guidelines for buying kitchen ranges, refrigerators, dishwashers, washers and dryers, and air conditioners. Appliance safety, what to look for in a warranty, and how to get good used appliances are also discussed.

Audience: Senior-high and adult students

Title: Secondary Level Consumer Education, 1973 ($3.50)

Source: Consumers Union of United States, Inc.
Educational Services Division
Orangeburg, NY 10962

Content: This source discusses perspectives on consumer behavior and various ways of implementing consumer education at the secondary level. Case studies of interdisciplinary programs, teaching techniques and student activities provide insight into the variety of ways consumers' education can be presented to students. In most case studies, consumer education content was integrated into the regular discipline's curriculum using diverse, often unconventional delivery strategies with successful results. Practical knowledge and application of consumer skills are stressed.

Audience: Teachers of junior- and senior-high students

Title: Your Guide for Teaching Money Management, 1977 ($ .50 each)

Source: Money Management Institute, Household Finance Corporation
International Headquarters
2700 Sanders Road
Prospect Heights, IL 60070

Content: This guide emphasizes seven economic concepts important to consumers: values and goals; income; money management; consumer purchasing decisions; consumer credit, savings, insurance and investments; and consumer rights and responsibilities. Each concept is supported by subconcepts, instructional objectives, concept generalizations and suggested resources. A variety of learning experiences are suggested for each concept which may be drawn from, added to or adapted to meet the needs of specific groups.

Audience: Teachers of all grade levels, elementary and above

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